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# NATIONAL MUNICIPAL REVIEW

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# THE LEAGUE'S BUSINESS

**Municipal Consultant Service.**—The Municipal Consultant Service of the League has begun a brief financial study of the city of Toledo, Ohio, at the request of the Toledo Bondholders' Protective Committee. This is the tenth survey that the service has undertaken since its establishment last December. Copies of reports of completed studies are available at the following prices:

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|---|---|---|---|
| Town of Cortlandt, N. Y. | $1.00 | Lehigh County, Pa. | $2.00 |
| Town of Greenburgh, N. Y. | 1.00 | City of Mt. Vernon, N. Y. | 2.00 |
| Town of Harrison, N. Y. | 1.00 | Nassau County, N. Y. | |
| Town of Mt. Pleasant, N. Y. | 1.00 | (Preliminary) | 2.00 |
| City of Winter Park, Fla. | 1.00 | City of Yonkers, N. Y. | 2.00 |

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**New Radio Program.**— A new series of radio talks, on the YOU AND YOUR GOVERNMENT program, entitled "A New Deal in Local Government," will go on the air June 26, continuing to September 25. These broadcasts may be heard from 7:30 to 7:45, eastern daylight saving time, each Tuesday evening. Dr. Thomas H. Reed, Chairman of the League's Committee on Citizens' Councils for Constructive Economy, will present the speakers and their subjects at each broadcast. The National Municipal League, through its Committee on Citizens' Councils for Constructive Economy, is coöperating in the presentation of these programs with the Committee on Civic Education by Radio of the National Advisory Council on Radio in Education and the American Political Science Association.

Among the many requests which come for copies of the circulars on these broadcasts, we are much interested to find one from Kenneth Holland of Boston, Corps Area Civilian Adviser for Education to CCC camps. Mr. Holland says: "I am wondering if it would be possible for me to obtain enough of these circulars to send into all of my CCC camps. I should like to have the advisers call the attention of the enrollees to this series of programs." Miss Lucinda M. Iliff, teacher of social sciences at Ambler, Penna., writes regarding the broadcasts: "I do not know how we could get along without them at school."

* * *

**President Seasongood's New Book.**—Hon. Murray Seasongood, President of the League, has recently completed a new book entitled "Municipal Corporations" which it is now expected will be available early in July. The book will be published by Callaghan & Company, Chicago.

President Seasongood continues his good work on behalf of the League's program. He recently addressed a public meeting in Flint, Michigan, on the city manager plan and its advantages. Flint is about to vote on an amendment to its charter to abandon the manager plan in favor of a strong mayor charter.

HOWARD P. JONES, *Secretary.*

Editorial Comment
June

NATIONAL MUNICIPAL REVIEW

Vol. XXIII, No. 6 Total No. 216

# A Federal Hand to Drowning Cities

FINAL passage by Congress of the Sumners-Wilcox bill permitting a majority of the bondholders of a municipality to reach a debt composition agreement under judicial supervision marks a milestone in the history of municipal finance. Passed and regarded chiefly as emergency legislation designed to permit the clearing up of the debris of debt resulting from the crash of some three thousand units of local government, the act will have a far reaching effect upon our attitude toward the whole problem of public debt.

In the first place, the act represents a realistic approach to the problem of the defaulting municipality. When a city cannot pay its present debts, it is silly to increase its burdens or to postpone indefinitely reaching some decision as to what it can pay. In Colonial times, a private debtor was thrown into jail when he could not pay his debts, thereupon immediately and forthwith preventing him from ever earning the money with which to do so. In our time, a public debtor in difficulty has usually been penalized for its profligacy by the creditors' insistence upon an increased interest rate, thus making redemption more difficult.

It has been impossible in the past, of course, to obtain any sort of agreement on adjustment or composition of debt since legally the consent of 100 per cent of the bondholders was required. This has rarely if ever been possible. When a municipality defaulted, the situation usually dragged along for two or three generations before it was finally "adjusted" by the municipality refusing to pay more or by the debt being ultimately cleaned up.

Neither conclusion was the result of the application of intelligence to the problem, nor was either socially and economically justifiable. If the municipality refused to pay, its credit was thereby permanently damaged, a blot upon the escutcheon as it were, and the creditors did not receive what they felt was fair play. On the other hand, if the debt ultimately was wiped out, a generation of taxpayers who had nothing to do with the incurment of the debt usually paid the penalty. There have been numerous instances in which the interest on old debt of that sort paid the principal many times over. The case of St. Clair County, Missouri, is one interesting example. Here the unpaid interest on the $200,000 debt of 1870 had reached the total of $900,000 when the federal circuit court ordered it paid. Members of the county administration went to jail for contempt rather than include the amount in the tax levy.

Far more intelligent from the stand-

point of both public and private finance, is the clearing up of such cloudy situations as soon after their occurrence as possible. A municipality, of course, should never default. And as municipal administration becomes more efficient, as sound budgetary control becomes more widespread and long range financial planning takes the place of spending so long as you can get the money, municipal defaults will be much less frequent. There probably will always exist the exception, however, due to man's inability to predict the future. No man could have foretold, for example, that the contented little city of West Palm Beach, Florida, with a population in 1920 of some 9,000 persons, would have a population of 75,000 or so a few years later at the height of the boom and by 1930 would have dropped to 27,000. And the city administration of 1924 feverishly transforming a sleepy little southern town into a busy metropolis would have been more than human had it discounted the recession in advance.

So the Sumners-Wilcox bill is sound legislation, should enable municipalities to clear up their debt problems with reasonable promptness, and pave just that much more of the way toward general economic recovery.

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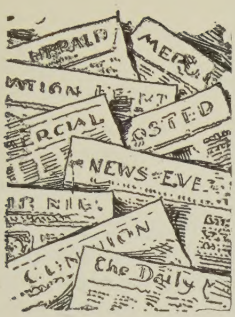
## Save the Library and Save the Spirit

OF ALL the curtailment of public services during this depression, the saddest in many respects is the story of the public libraries. The record of the public library from the standpoint of service is sharply portrayed by figures cited by Miss Julia Wright Merrill, chief of the public library division of the American Library Association in the May issue of *Public Management*.

In 77 libraries in cities of over 100,000 population, she reports there was an increase of 23 per cent in the number of books taken out by readers in 1933 as compared with 1929, an increase of 19 per cent in the number of borrowers in the same period, and a decrease of 23 per cent in expenditures. Fortunately, few libraries were closed.

Visualize the man without a job. He can get food and shelter from his local government—perhaps he can even get a job under CWA or some local work relief plan. But his real problem is one of morale. If he can visit a public library, he can find there a storehouse of the kind of food he needs to keep him a human being. There is no depression to the lover of good books. And of what use is a good meal if the spirit of a man has gone?

H. P. J.




# HEADLINES

Los Angeles County Bureau of Efficiency has organized a staff of junior workers on a training service basis, under which the workers receive a small salary and a large accumulation of experience for their time. "Internes in public administration," H. F. Scoville, secretary of the bureau, calls them—an apt enough name when the health of most of our municipal administrations is considered.

* * *

"One of the finest and most fundamental appointments that the President has made," is the Public Administration News Letter's characterization of Dr. Leonard D. White's appointment as United States Civil Service Commissioner. We agree.

* * *

Arkansas mayors will gather at Little Rock, June 7, to plan for organizing an Arkansas Municipal League. The Arkansas People's Conference on Government is promoting the movement.

* * *

Duluth adopts a "quarterly allotment plan" by which budget expenditures may be regulated every three months, thus avoiding a repetition of the 1933 situation when tax receipts fell behind budget allotments and left the city short of operating funds before the year was up.

* * *

Including delinquent school taxes and special assessments, this country's entire tax delinquency is probably well over one billion dollars. "What our cities need is a new Klondike," patly comments the Public Administration Clearing House.

* * *

The American Association of University Instructors in Accounting advocates a national campaign for the selection of municipal finance officers on a merit basis. This is not worth much as news, until we consider the implications behind the fact that such a campaign for the benefit of the taxpayers must be undertaken at all.

* * *

"Taxation has shown such an enormous increase in recent years and its incidence has now become so oppressive that complete economic recovery cannot be expected to take place until this dead weight on production is lightened." No, this is not the wail of an excited "New Deal" opponent before a congressional hearing. It is a pronouncement of the Taxpayers' Association of Queensland in Brisbane, Australia, on the opposite side of the globe. Small world!

* * *

194,630 governmental units in this country have the power to incur debts according to the Bureau of the Census. With that fact to go on, how many readers can calculate the number of governmental units actually in debt?

* * *

By a referendum vote the city of Flint, Michigan, restricts itself to a fifteen-mill tax limitation. The next move, of course, is to find the way of putting a fifteen-mill limitation on the growth, the expenses, and the emergencies which have always confronted normal cities but which work strictly under limitations of their own.

E. M. B.

# Congressional Action Helps Defaulting Cities

**Sumners-Wilcox bill passed—an aid to national recovery**

CLIFFORD W. HAM *Field Consultant, American Municipal Association*

PASSAGE of the Sumners-Wilcox bill by Congress removed one more of the major obstacles in the path of national recovery. No real and permanent recovery can be accomplished while cities flounder in the morass and uncertainty of their public debts. The proper and permanent settlement of the debt problem affects closely the operating policies of the municipalities and their ability to carry on the usual and primary functions of government indispensable to the safety, health, and well being of urban populations.

Two billion dollars or more is a fair estimate of the municipal debt now in default, owed by some three thousand governmental units. Some of this huge amount, both principal and interest, has been in default for a long time. Few, if any, units have been able to satisfactorily adjust and refund their debt because the consent of 100 per cent of the creditors can not be obtained. Heretofore any security holder has had the right, and the duty of the courts has been, to mandamus the city to levy taxes to pay the debt owing in full without reference to the rights of any other security holders, or to the debt problem in its entirety, or to the current needs of the municipality for operating funds. There is present in every group of municipal bondholders a recalcitrant minority, who insist on their individual and personal privilege of suits and mandamus proceedings to compel the levy of taxes and otherwise insist on payment of their holdings in full when due. Confronted by such action on the part of the small fringe of investors, the remaining and vast majority are compelled, in order to protect the interest of their own investments, to ask for the same relief. Hence you find the whole situation drawn into a vicious cycle, from which the current operations of the city and the interests of all bondholders emerge in complete chaos and all parties lose.

This bill provides the necessary and workable mechanics for the adjustment of municipal debt to the best interest of all parties and prevents this minority from blocking the execution of debt adjustment agreements.

Taxes on real estate have been the chief support of local government for both operating funds and payments on the public debt. Real estate therefore has been left a prey to uncertain and exorbitant annual taxes for debt payments. Any plan of debt adjustment must make it possible and profitable for people to own property in the city else it will defeat itself.

Passed as an amendment to the federal bankruptcy statutes and while known as a municipal bankruptcy bill, the popular conception of that term places this bill in a completely erroneous light. No way is provided by this bill and none is contemplated by which a

municipality can be adjudicated bankrupt and its assets liquidated and prorated to creditors. This bill is for the adjustment of debt of municipalities and other governmental units—units which exist in perpetuity and whose chief asset is the power of taxation—a governmental power. The federal authority to pass laws governing bankruptcy (insolvent debtors) is the only authority through which the purposes of the act could be achieved.

HOW IT WORKS

For a period of two years from the date of the passage of the act bankruptcy courts may exercise original jurisdiction in proceedings for municipal debt adjustment. Any "taxing district" may file a petition[1] with the federal court stating that such district is insolvent or unable to meet its debts at maturity and desires to readjust its debts within its ability to pay. This petition shall have first received the written consent of owners of 30 per cent in case of drainage, irrigation, reclamation, and levee districts and at least 51 per cent in amount of the debt in question in other districts. After hearings, the court may enter an order staying suits and giving opportunity for drafting a refunding or readjustment plan.

When a plan is agreed upon between the city and the holders of 66⅔ per cent in the case of drainage, irrigation, reclamation, and levee districts and 75 per cent in amount of the bonds of all other districts, the federal court may issue a decree declaring the plan in effect and binding upon all creditors. The court must be satisfied that the requirements of the new plan are within the ability of the city to pay and the jurisdiction of the court ceases with the filing of the decree approving the plan. The court does not administer the plan. Where any state agency exercises supervision over the fiscal affairs of the subdivision in question, the petition and the plan drawn up must also receive the written approval of such state agency.

WHAT THE ACT DOES NOT DO

This act does not solve any problems. There is no compulsion upon the municipality to come into court. The action instituted by the city is purely voluntary and must be affirmative. Neither does it presuppose the scaling down of any part of the principal or interest. It merely provides for an orderly and effective study of the ability of the community to meet the debt. When that study is completed and a plan of debt payment is worked out which receives the approval of the bondholders, as stated above, the plan shall be binding upon the remaining minority which may not have so approved. Such a study may result in scaling down the debt, but not necessarily so, and only in those cases where the facts bearing upon the particular debt problem dictate to the city, to the 66⅔ or 75 per cent of the bond owners, and to the federal court that a lesser amount only of debt can be paid. This act was necessary to extend the maturity of bonds and interest and to adjust the debt load within the ability of the city to pay. It may be sufficient in certain instances to merely postpone maturity for a few years. In other instances it may be advisable to declare a moratorium on certain parts of the debt and make that part subject to review in the light of facts presented at some later time. Again in some instances it may be necessary for the best interest of all parties to adjust the outstanding principal amount due to a figure that can be met and paid.

The court "shall not by any order or decree in the proceeding or otherwise, interfere with (a) any of the political or governmental powers of the taxing district, or (b) any of the property or revenues of the taxing district nec-

[1]The act as finally adopted provided that a definite plan must be submitted with the petition. The original bill merely provided for the submission of a petition for readjustment under the court's jurisdiction.—EDITOR.

essary in the opinion of the judge for essential governmental purposes, or (c) any income-producing property, unless the plan of readjustment so provides . . . Nothing contained in this chapter shall be construed to limit or impair the power of any state to control, by legislation or otherwise, any political subdivision thereof in the exercise of its political or governmental powers, including expenditures therefore . . ."

STUDY OF ALL FACTORS NECESSARY

It will now be possible to make a detailed study of the factors bearing upon municipal defaults. Both creditors and debtors will now be able to survey the situation and arrive at a mutually advantageous position without being hampered by the obstinate minority or by the threat of mandamus suits.

This study must encompass many phases and accept many implications. Mutuality of interest must be recognized by creditors and debtors alike. Bondholders stand to lose heavily unless sufficient revenues are available for the continuance of governmental services—and this involves an adjustment in hundreds of cases. Cities will find themselves seriously hampered on the other hand in carrying on the functions of government unless their credit requirements are met as fully as possible. Long time financial planning will be necessary. Not only must planning be considered on the basis of current operating requirements and the present debt, but also on future capital fund requirements during the life of the new plan. Even though the requirements of the present debt cannot be met as originally provided, new capital funds must be found if the city is to continue in its ability to meet the requirements of the new plan.

Scientific assessment and a close study of the law of diminishing returns in the tax program must be made to reach a proper evaluation of any debt plan. Continuous supervision of the financial operations of cities will be required to properly carry out such a plan.

Yardsticks of ability to pay must be determined. Some of the factors of community life, which have a direct bearing upon such ability to pay are:

1. Retail trade
2. Bank clearances when a normal picture can be obtained
3. Railroad freight traffic, both incoming and outgoing
4. The probable future growth of the city, both in population and commercial phases
5. A sound ratio between requirements for debt service and the current operating requirements for primary governmental services
6. Number of passenger automobiles per thousand population
7. Spendable incomes.

Until a composite picture is drawn resulting from the study of these and other related factors no city can present a refunding proposal with assurance that it will be met. Any group representing a majority of the bondholders must know that picture before it can, with assurance, recommend a refunding program.

The proper solution of the debt problem is now and will continue to be for a long time to come the most serious single problem confronting many of the leading municipalities of America. It cannot be solved swiftly, but will require careful study and supervision by those equipped by training in municipal administration and finance if the best solution is arrived at.

With the proper operation of this act and its implications, municipal finance will again be lifted out of the stagnation into which it has drifted. Current municipal programs will again be stabilized and the long, slow, sure march back to effective local government and sound municipal finance will be begun.

# The Recapture of Grand Rapids

**A story of citizens in action**

MAURICE R. QUICK

*Director, Better Government League of Grand Rapids*

VICTORY, sudden and overwhelming, was the result of the first test at the polls of the newly organized Better Government League of Grand Rapids, Michigan. At the city primary and election, held in March and April of this year, the league scored a grand slam by electing all four of its candidates and assuring a working majority for nonpartisan city government on the city's seven-man commission.

Organized during the middle of the past summer, the new Grand Rapids group settled down in preparation for a long drawn-out fight against the two Republican factions that for years have considered city politics their private battle ground. Several months were spent in the discussion of plans and—with these plans only half complete—the league found itself face to face with a city campaign.

Should the league enter the fight immediately, with its half-baked organization? Or should it wait a year, until a substantial program of public information had done its work?

The decision to fight was brought about, in large measure, by the fact that a full majority of the city commission would be chosen this spring. It was felt, further, that the time was ripe. Under the existing administration the city hall had been turned too brazenly into a feeding trough for lame duck state Republicans, relatives or dependents of favored commissioners, and minor political characters. Public opinion assured an overturn of some sort. If the league kept its hands off, then the pendulum would merely swing back again to another of the political factions. And so the league decided to enter the lists with a slate of its own.

But first it went after members. A series of six mass meetings was held, beginning six weeks before the primary, at the rate of two each week. These meetings were planned to be purely educational, but it goes without saying that some doughty wallops were taken at the town political leaders. Murray Seasongood came up from Cincinnati to climax this phase of the work, and an audience of well over a thousand listened to the Cincinnati story while their radiators froze in the five-below-zero winter night.

The talks, on the whole, were temperate; publicity results were satisfactory, although both dailies chose to stress the sensational.

No candidates were mentioned by league speakers during this phase of the campaign for the simple reason that the league didn't have any. Net results: about three thousand members, but precious little money. People were not ready to contribute to a vague ideal and told the league quite plainly that they

would wait to see what kind of candidates it could produce.

### PICKING THE RIGHT MEN

Production of candidates was, indeed, a matter of some concern, not only to the public but to the league. The opinion was abroad that the men who ran under the league's banner would be defeated, if not by the political experience of their opponents then by the league's own defects of inexperience and hurried formation.

Finally, William Timmers, for nine years a leader on the board of education, was persuaded to become a burnt offering on the altar of civic virtue, and headed the slate as candidate for mayor (commissioner at large). In the large third ward Harry C. Leonard, former refrigerator manufacturer and another political novice, also became a sacrifice. The patriarchal John McNabb was persuaded to accept the league's backing for re-election from the second ward. A final endorsement was given to Harry A. Hart, young language instructor in Grand Rapids Junior College, whose first ward campaign was already under way.

The primary campaign was noisy. Timmers was opposed by the incumbent mayor who had the support of the city hall machine and of the stronger county organization, by a former investment banker backed by another political group, and by four other candidates.

And right here is the place to mention the low comedy of the campaign. During the entire winter, Grand Rapids had been absorbed in the game of "beano," a highly commercialized version of the "lotto" which is familiar to most people approaching middle age. Throughout the city empty retail store buildings were occupied by beano operators, rough benches and tables were set up, and the public thronged for the privilege of playing. A fee of twenty-five cents was charged for half-an-evening's fun; if one wanted to make a night of it, another quarter would be charged. For prizes, baskets of foodstuffs were preferred. It is a fair guess that thousands of family groups played beano nightly.

### WHAT! NO BEANO?

Timed just right to provide Mayor Karel with a needed campaign issue, the county prosecutor declared beano in violation of the state gambling laws and ordered the places closed. The city administration instructed the police to ignore the order. Much newspaper space was consumed, and the mayor started his campaign for re-election by a series of visits to the beano parlors, where he posed as the protector of the people's liberties.

Another candidate attempted to ride into office on a public utility issue, still another offered an alleged program to attract new industries. Timmers confined himself to preaching efficient, economical government, mildly attacking the administration's financial and patronage policies.

The other league candidates took their cue from Timmers. Leonard faced a field of nine opponents including protégés of both machines, McNabb had five, while Hart had seven.

From its three thousand members, the league secured about three hundred active volunteer workers. During the last three or four days of the campaign, these shock troops canvassed about fifteen thousand homes, leaving circular material at each; a city-wide distribution was made of a circular for Timmers, accompanied by ward distributions on behalf of the other candidates. Every residence telephone in the city was called twice—once on behalf of the candidates, once as a reminder to vote. The evening paper broke all precedents and backed up the

league and its candidates with a series of strong editorials. Even the morning paper backed the league candidates toward the end of the campaign.

After the primary it was found that Leonard and McNabb were elected outright, with a majority of all votes cast in their respective wards. Timmers came within 75 votes of election, receiving more than three times as many votes as Karel, who ran second; while Hart carried every precinct in his "machine" ward but failed of immediate election.

### DANGERS OF OVERCONFIDENCE

After such sweeping results, the runoff in April was destined to be an anticlimax. The league saw the real danger in a light vote and planned accordingly. The then city manager helped keep interest alive by announcing that he would rely on his civil service status and fight removal by the new commission. But the mayor left town for a vacation in the south, and he was followed by two chieftains of the county Republican organization. Timmers, being a sportsman and at best a reluctant campaigner, would not attack the mayor behind his back. Only in the first ward, where Hart and his opponent were at it tooth and nail, was there any excitement. The primary campaign had about emptied the league's meagre war chest. A single platform statement by Timmers, some letters to the membership, and a repetition of the telephone canvass constituted the campaign.

With election day came the first pleasant weather of the year, but early voting was dangerously slow. About the middle of the afternoon an emergency chain telephone campaign urged people to vote, and the home edition of the evening paper did likewise. Late in the day the polls were busy. Timmers was safe, 21,627 to 8,022; and Hart won by nearly the same vote.

### AFTER THE BATTLE

Looking backward, it is not easy to account for all the factors that made the campaign so successful. There had been no open scandals of great magnitude in Grand Rapids' city government, although it was openly admitted on all sides that petty manipulation was rife. The Better Government League was ill-prepared to play the political game on an intensive scale; its leadership enjoyed a certain personal prestige in civic activity, but (through no fault of its own) was not sufficiently representative of the racial and religious groups that make up a city of nearly two hundred thousand. The voters of the city had a tradition of indifference toward city elections; in fact, the primary in March was the heaviest on record and barely accounted for 55 per cent of the total registration.

On the other hand, Grand Rapids is not the kind of city where strong political machines flourish. There is a habit of home-ownership, even among the working classes, and most family heads can recognize a tax bill when they see one. Predominantly Republican, the party machinery is in the hands of a rather colorless individual; while the rival leader, a former manager, cannot depend on his followers—although he lacks nothing of color. The two strongest foreign groups are antagonistic in religion and in outlook—and both are intelligent and Americanized.

The league can take credit for coming into the field at a time when the city was asking for leadership. It can take credit for the selection of strong candidates upon whom good citizens could unite. It can take credit for the necessary amount of work to put its candidates on the political map, for intelligent publicity, and for such direct action as was needed.

The question now arises, what to do

(Continued on Page 312)

# A Home Rule Experiment in Texas

**New county charters are forward steps in self-government**

WALTER BECK *Former Member Texas Legislature*

COUNTIES in Texas vary in population from 195 in Loving County to more than 350,000 in Harris County. All are governed by the same method and the same constitutional provisions, modified only to a limited degree by statutes made to apply to all counties of a certain population. Few adjustments to current, local needs can be made by statute. Limits upon taxation and their purposes are fixed in the constitution alike for every county. Many functions that should be those of the county have been impossible to undertake. Laws authorizing the creation of districts for one purpose or another have been passed to get around rigid constitutional limitations of county authority. The result is that more than nine thousand separate governing entities exist within the state of Texas. The fee system of compensation is compulsory. County government has proven very inefficient and expensive, along with the vast number of "districts" with separate governing bodies and taxing authority. There is no responsible head to county government.

Since 1876 county government in Texas theoretically has been administered by county commissioners' courts, consisting of a commissioner from each of four precincts in the county, presided over by the county judge who likewise serves in a judicial capacity as to probate and other matters. For larger counties, the legislature has created county courts-at-law to have jurisdiction over various causes, but this only partially relieved the county judge provided in the constitution.

Actually, the court lacks the means of effective supervision over departments headed by the county clerk, district clerk, sheriff, constable, and similar administerial officers who are elected directly by the voters.

By statute the legislature created county auditors and attempted to clothe them with authority to coordinate and work with the various departments. Results are unsatisfactory.

Numerous groups have from time to time surveyed the question of county government in Texas—and have backed away. In 1930 a small group of individuals, of which the writer was chairman, and including particularly Mr. Ireland Hampton and Mr. S. J. Callaway, attorneys of Fort Worth, were constituted the county government committee of the Fort Worth Chamber of Commerce.

A measure was prepared and the writer, as a member of the Texas House of Representatives, introduced it as a joint resolution in the Texas legislature in regular session, 1931. It passed in the house but failed in the senate by one vote of the necessary two-thirds. With such changes as were suggested through another two years of

study, the amendment was again introduced in 1933 by Hon. Emmett Morse, representative from Houston, and Hon. Frank Rawlings, state senator from Fort Worth. This time it was submitted by the legislature, to be voted upon by the electors of the state August 26 of last year.

For about six weeks prior to the state-wide vote, a quiet campaign was conducted for adoption of the amendment. The cash outlay for expenses in this effort, including the publicity campaign for its adoption, was less than $5000, all provided by members of the committee and friends of the enterprise. The only opposition that developed was among some of the county office-holders, but their fears and efforts were too late to be effective. The amendment was overwhelmingly adopted.

### NEW LIMITS FOR HOME RULE

Under the amendment home rule provisions are immediately extended to all counties above 62,000 population. Any other county, upon petition, may be granted the same privileges by a two-thirds vote of both houses of the legislature. The amendment is permissive; no county need avail itself of its provisions. Those counties who choose to do so may, by conforming to an enabling act, set up by charter a form of government adjusted to local needs.

Excerpts from the amendment itself are self-explanatory.

"Such charters . . . may invest the governing body . . . with the power to create, consolidate, or abolish any office or department, whether created by other provisions of the constitution or by statute, define the duties thereof, fix the compensation for service therein, make the same elective or appointive, and prescribe the time, qualifications, and conditions for tenure in any such office; save, that no such charter other than as hereinbefore authorized shall provide to regulate the status, service, duties or compensation of members of the legislature, judges of the courts,[1] district attorneys, county attorneys, or any office whatever by the law of the state required to be filled by an election embracing more than one county. . . " and

"Any county electing to operate hereunder shall have the power . . . to levy, assess, and collect taxes, and to fix the maximum rate . . . provided, however, that the limit of the aggregate taxes . . . shall not exceed the limit or total fixed . . . by this constitution to control counties."

### SAFEGUARDS OF STATE CONTROL

Counties are authorized by charter provisions to borrow money for lawful purposes, and in general are authorized to conduct their affairs by charter provisions with practically the same freedom the cities enjoy. They are limited, however, by the express provision that "no charter may inconsonately affect the operation of the general laws of the state relating to the judicial, tax, fiscal, educational, police, highway, and health systems, or any other department of the state's superior government. Nothing herein contained shall be deemed to authorize the adoption of a charter provision inimical to or inconsistent with the sovereignty and established public policies of this state."

While the legislature thus has authority to pull up the reins should any county have a tendency to abuse the home rule privilege, citizens of a county will have the authority to improve their local government to any extent that their diligence and intelligence may prompt. They may make very slight changes, or they may develop immediately, or step by step, the commission form of government, or the manager form.

[1]Another provision authorizes some changes in duties of the county judge.

The amendment has been referred to in some instances as the county manager amendment and in others as the city-county consolidation plan. This has been confusing and inaccurate. The form of government is a matter of charter provision, for adoption or rejection, as it may be submitted to the voters of the county. As a county government develops sound organization and experience, it may by charter be empowered to administer the affairs of any city or town, water improvement district, etc., contained within its boundaries. The county may contract to collect taxes for a city or may contract with a city for the latter to administer health and welfare or sanitary matters or afford fire protection throughout the county. Contracts to prevent duplications or conflicts and to promote efficiency in police and other matters may be made between county and city.

CONSOLIDATION PROVISIONS

Upon a favoring vote of the electors involved any incorporated area within a county may surrender administration of its whole affairs to the county government. The responsibility can only be accepted in full, however, after ratification by the voters of the whole county. Step by step such consolidations may occur, always by vote of the people involved. Theoretically, except as to school districts, the 254 county governments could ultimately administer the affairs of all other local governing entities within the state.

The first county to vote on a new charter was El Paso, where the rural districts succeeded in defeating it. Although on the vote of the entire county, the charter had a clear majority, the home rule amendment provides that it must carry in the rural districts as well as in the cities and towns.[2]

[2]For details of this election see note on Texas, p. 326.—EDITOR.

Several other counties are busily engaged in plans for preparing and submitting a home rule charter. Organization of a charter commission in Tarrant County was completed early in March. Petitions seeking an election of charter convention delegates have been circulated in Dallas County. Similar activity is in progress in Harris and Bexar Counties. In Travis County a charter commission has been elected, headed by Dr. Roscoe Martin, Professor of Government at Texas University.

At practically every point the movement is meeting resistance from the old line county politicians. In at least one county they secured the election of the majority of the delegates from those unfavorable to any material change. Having done this, the new charter commission now finds itself under pressure from the general public to submit a charter, good or bad. If an improper charter is submitted, or none at all, it seems inevitable that the public will demand in that locality a thorough shake-up in the personnel of county officials. Leaders in the home rule movement regard the incident as an illustration of the basic principle of the home rule amendment, that county government can and should be changed in Texas only in proportion to the intelligence and diligence of the citizenship of the county involved. If that particular county fails to produce a charter, it will stimulate the next effort.

Within a few months it should be possible to study and compare several thoughtfully written charters for county government in this state. There are those who predict Utopia, others disaster. Certainly it is true that the change made possible by this constitutional amendment is far-reaching and fundamental. It may afford a proving ground for the guidance of other states who, too, have found county affairs the "dark continent of American government."

# Bringing in Taxes Through Penalties or Discounts

**What New York cities are doing to stimulate collection of taxes**

EDWARD D. GREENMAN

*Assistant Director, New York State Bureau of Municipal Information*

As a result of the alarming increase in tax delinquency, municipal officials in New York State are employing various methods and practices designed either to encourage or enforce the payment of taxes when due. The seriousness of the threat to municipal stability which they are seeking to overcome is shown by the fact that over a three-year period the amount of unpaid taxes has more than doubled. The average amount of unpaid taxes in all the sixty cities of the state for 1931 was 7 per cent of the total levy. In 1932 the average delinquency increased to 11 per cent, and in 1933 to approximately 15 per cent. The methods being used to increase collections include payment in installments, partial payments, lighter penalties and interest charges, discounts, and a remission or compromise of interest and penalty charges on back taxes.

In order to make it easier for distressed taxpayers, most of the cities are now permitting tax payments in two installments, while a number of cities in New York State are permitting the payment of taxes in quarterly installments. Installment payment of taxes should be more widely adopted when debt maturities and interest payments will permit. When installment payment of taxes fails to aid the taxpayer or to reduce delinquencies some cities have permitted the partial payment of taxes in sums not less than a certain percentage of the annual tax and interest. Mount Vernon permits the payment of taxes in sums not less than one twelfth of the annual tax but in no case less than twenty dollars, Lockport permits partial payments of not less than five dollars, and Geneva accepts payments of not less than 20 per cent of the tax.

"There appears to be no reason why taxes could not be made payable at least quarterly. Few home owners and other individual taxpayers make a practice of setting aside, from their monthly income, sufficient reserves for annual tax payments, but attempt to make such payments out of current incomes as they fall due. The federal government and a number of states permit quarterly payments of income taxes. This method should be generally adopted for property tax payments. As a part of this plan it might be advisable to permit more frequent, voluntary payments by taxpayers, say monthly. As a means of facilitating the payment of delinquent taxes much can be said in favor of their payment in installments, or of acceptance by tax collectors of payments on account from taxpayers who cannot pay the entire amount due. Against this practice it has been pointed out that it discriminates against those who settle promptly. To meet this objection, interest should be charged and penalties levied against outstanding

balances, when such installment payments or partial payments on account are allowed, just as in the case of other delinquencies."[1]

### WHAT TAX PENALTIES BEST

Tax penalties should be such as will afford the taxpayer the greatest measure of relief consistent with the urgent need for preventing high delinquencies. Relief for the taxpayer through low penalties may often encourage the tax-dodger. The general tendency in New York State cities has been to lessen penalty charges rather than to increase them. Forty-five cities allow a thirty-day period during which taxes may be paid without penalty. Several cities permit a slightly longer period without penalty while a few allow only from ten to twenty days leeway before penalty charges begin. Penalty charges vary widely. For the first thirty days after taxes are receivable without penalties five cities charge one-half of one per cent, thirty cities charge 1 per cent, ten cities charge 2 per cent, and a few have a heavier charge. For the next thirty days two cities charge 1 per cent, ten charge 2 per cent, eight charge from 3 to 4 per cent, and ten charge 5 per cent. For the third thirty-day period the penalty charges increase appreciably, ten cities charging at the rate of from 5 to 10 per cent in addition to the charges made for previous periods.

In most of the cities in New York State smaller penalty and interest charges are provided for the payment of taxes during the earlier months of delinquency than in the later months. In these cities there seems to be a higher total of uncollected taxes although in many cases this total may be influenced more by local and economic conditions than by the low penalty charges. In Jamestown with a delinquency of 48 per cent of the total taxes and in Schenectady with a 12 per cent delinquency, as well as in other industrial communities, the high percentage of delinquency is due more to economic conditions than to the low initial penalty or interest charges. In Mount Vernon, New Rochelle, White Plains, and Yonkers, where the penalties charged are at an annual rate of from 7 to 8 per cent, or less than 1 per cent per month, there was in each city a tax delinquency of about 30 per cent for 1933. These high delinquencies were partly due to low penalties. In Yonkers the total amount of delinquent taxes for the year 1933 was $3,392,429.

### LOW PENALTIES NO INCENTIVE

Low penalties and interest charges make it more profitable for the taxpayer to use his funds for other purposes. Such a practice discriminates against the prompt taxpayer. Thus, low penalties remove one of the important incentives for early tax payments. And since there must be some way to enforce the payment of taxes, a reasonably heavy penalty and interest charge is the most effective and just. There should always be a genuine desire to aid the honestly distressed property owner but in most cases a putting off of the evil day of tax payments only results in a greater loss and hardship both to the city and taxpayer.

In contrast to the experiences of the cities with low penalties there are a few municipalities which have a high penalty or interest charge during the early months of delinquency and in which the tax delinquencies are much lower. The city of Poughkeepsie for many years has charged a high initial penalty of 5 per cent for the first month with the result that the amount of uncollected taxes was only 2 per cent in 1932 and 3 per cent in 1933, compared with an average delinquency for all the sixty cities in the state of 14 per cent for 1933 and 11 per cent for 1932. Water-

[1]Report of the Committee on State and Local Taxation of the U. S. Chamber of Commerce, 1934.

town with a penalty of 5 per cent for the first month of delinquency had an exceptionally high collection of taxes. In 1933 the total delinquency amounted to only $397. Elmira, however, with an initial penalty charge of 5 per cent, had a 16 per cent delinquency for the past year. But Elmira is an industrial city and Watertown is in a rural locality. Therefore it is very difficult at this time to determine definitely the effectiveness of heavy penalty charges. With other conditions being normal and comparable, heavy penalty charges have been found to result in much smaller delinquencies. Especially does this seem to hold true where municipalities have been employing severe penalty charges for some years. In those numerous localities which are just beginning to try out the expedient of stricter penalties the results have not been as startling because the determinative factors have been largely economic.

PENALTIES BECOME INVOLVED

Where taxes are payable in installments the penalties charged are often intricate and involved. For example, in Rochester taxes may be paid in four installments. The first installment is payable in January without interest or penalty charges, the second installment is payable at any time before April without penalty charges, the third installment is payable at any time before July 1st without penalty, and interest charges on the final installment begin September 1st. The interest charged upon failure to pay the first installment due in January varies from 1 per cent in February to 10 per cent in November, the interest on the second installment payable in March without penalty ranges from 1 per cent in April to 8 per cent in November, interest charges on the third installment payable in June without penalty vary from 1 per cent in July to 5 per cent in November, and on the last installment interest charges are 1 per cent in September, 2 per cent in October, and 3 per cent in November. After November 15th interest is charged on all unpaid taxes and accrued penalties at 10 per cent per year.

In the city of Syracuse taxes are payable in two installments, the first installment in May and the second installment in September. All payments made on the first installment during the month of May shall be without fee, from June 1st to 20th one per cent is charged, from June 21st to July 10th 2 per cent is added, from July 11th to July 31st 4 per cent is added, and thereafter until August 31st 5 per cent is charged. After August 31st interest is charged at the rate of 1 per cent per month in addition to the 5 per cent fees. The second installment may be paid without fees during the month of September. If not paid at that time, fees are added as follows, during October 7 per cent and after November 1st one per cent per month in addition to the 7 per cent fees.

In Buffalo taxes are due July 1st, and one-half of these taxes may be paid without penalty for thirty days. On August 1st a penalty of 1 per cent will be added and thereafter one-half of one per cent will be added each month until time of tax sale. The second half of the taxes are payable at any time before January 1st without penalties, 2 per cent will be added in January and 2 per cent more in February and one-half of one per cent in April and May. A penalty of 5 per cent will be added in March in addition to the above interest charges. In Albany taxes are required to be paid before April 1st. After that date interest charges at the rate of one-half of one per cent per month will be added for nine months. After January 1st taxes are collected by the county with interest at the rate of 1 per cent per month beginning when taxes are due.

Within the past year there has been

a tendency to allow a discount for the payment of taxes on or before the date on which penalty and interest charges begin. Twelve cities are now allowing discounts where installment payments are permitted. This discount is usually allowed if payment of the second, third, or fourth installment is made before it becomes subject to penalty charges. In most of these cities the discount is 1 per cent. A few cities allow 2 per cent discount and 4 per cent is allowed in two cities. In Syracuse if the taxpayer pays in May any part of the balance of his taxes for the current year, he is entitled to discount of 2 per cent figured on such balance of the year's tax bill.

In Elmira a discount of 1 per cent is allowed for the payment of the second half of a year's taxes at the time the first half is due. In New Rochelle a discount at the rate of 5 per cent per annum is allowed on installments paid before due, and in White Plains a discount at the rate of 8 per cent per annum is granted. Albany allows a discount of 1 per cent on the amount of taxes paid fifty days in advance and one-half of one per cent on all taxes paid twenty days in advance. In Cohoes, if the whole amount of taxes are paid within twenty days of due date, a discount of 1 per cent is allowed.

DISCOUNT ON ADVANCE PAYMENTS

"Some states and communities have permitted advance payments of taxes at a discount. Discounts large enough to make this method of payment attractive to taxpayers may appreciably diminish operating revenues. Some communities, however, have adopted this method as a means of getting operating funds at times when short-term loans in anticipation of tax collections were difficult or impossible to obtain. Those who took advantage of this plan were chiefly large taxpayers whose taxes would be paid regularly in any event. Thus in many places where it has been tried this method has not resulted in increases in tax payments but merely in payments at an earlier date, with some decrease in revenues."[1]

The following table indicates the types of tax penalties used by some New York State cities:

PENALTIES OR INTEREST CHARGES

| | |
|---|---|
| Albany | ½ of 1% added per month from April to December |
| Auburn | 1% per month |
| Binghamton | ½ of 1% per month |
| Buffalo | 1% for first 30 days and ½ of 1% per month thereafter |
| Cohoes | After 20 days interest at rate of 12% per year |
| Elmira | 5% for 1st 15 days and thereafter at rate of 6% per annum |
| Glen Cove | ½ of 1% per month |
| Glen Falls | After 20 days 2% and thereafter at rate of 10% per annum |
| Gloversville | After 20 days 5% |
| Hornell | After 15 days 1%, 2% after next 15 days, 3% after next 15 days, 4% for next 15 days |
| Jamestown | 1% for first month, 5% thereafter, and at end of year 10% |
| Long Beach | At rate of 7% per year |
| Mount Vernon | At rate of 8% per annum |
| Newburgh | At rate of 8% per annum |
| New Rochelle | At rate of 7% per annum |
| New York | At rate of 10% per annum |
| Niagara Falls | 2% for first month, 5% for second month, and at rate of 6% a year thereafter |
| Poughkeepsie | 5% for first month, then 1% per month additional |
| Rochester | 1% a month for 10 months and then at the rate of 10% per year |
| Rome | At rate of 12% per year |
| Schenectady | ¾ of 1% per month |
| Syracuse | 1% for 1st 20 days, 2% for next 20 days, next 20 days 4%, thereafter 5% |
| Tonawanda | At rate of 8% per year |
| Troy | 1% additional every month |
| Utica | 1% a month for 5 months, then an additional 5% |
| Watertown | 5% with 1% per month or fraction thereafter |
| White Plains | At rate of 8% |
| Yonkers | At rate of 8% per annum. |

# The Bonded Debt of 254 Cities as at January 1, 1934

**Majority of cities reduce indebtedness, but net per capita debt increases**

C. E. RIGHTOR

*Director, Atlantic City Survey Commission, formerly with the Detroit Bureau of Governmental Research*

THE accompanying tabulation is a summary report of the bonded debt as at January 1, 1934, of 254 cities in the United States and Canada. Of 310 cities of over 30,000 population in this country, 240 are included and of eighteen such cities in Canada, fourteen are reported.

The table presents the total gross bonded debt, with a subdivision of this total into the three general classes of general public improvement, school, and utility; the total amount of sinking fund, with a percentage distribution by the three named classes; the net total bonded debt; the net total bonded debt to be retired from taxation (reported as "excluding self-supporting"), both total and per capita; and the total gross special assessment debt.

The compilation is presented in the same form as in previous years, this being the twelfth annual tabulation of these data, although of course not all cities have reported each year. The cities are listed in order of population, according to the official 1930 census, and by the five census groups, as reliable population figures since the census are not available. The population figures for the Canadian cities are also the latest obtainable.

The primary object of the tabulation is to make available in concise form a current and complete statement of the total amount of debt outstanding in the name of each city, and also the total and per capita amount of that debt which must be retired through future tax levies upon the taxable property of each city. Such table affords a ready comparison of city debt upon the basis of both total and per capita, as well as by census groups.

The facts relative to the debt of most cities can be compiled in the simplified form here undertaken, but there are numerous exceptions in other cities. In order to afford as nearly uniform a presentation as possible in a single line, adjustments are occasionally desirable. The footnotes illustrate the difficulties that arise—as examples, school debt may be in the name of a school district not exactly co-terminous with the city, or in the name of the county; the debt of various types of overlapping and special districts may be chargeable only in part to the city, etc. The Census Bureau's reports upon the finances of cities include with the statistics of sixteen of the largest cities a percentage of the county debt and other finances, but this rule is not followed herein, even though in some city-county consolidations there is no county debt. Further, temporary debt in the form of tax and revenue notes and warrants is

here omitted. It is necessary because of these and other affecting factors, therefore, to refer to the footnote in each case to obtain an exact knowledge of the city's debt.

The per capita debt is reported only for net debt excluding self-supporting. This means ordinarily that the bond obligations of the utilities are deducted either in total or in part. Most cities own their water system, and unless the utility debt is analyzed in the footnote, it is understood to be water bonds. Not always, however, is water or other debt deducted in reporting the net debt to be retired from taxation, as such bonds may be construed to be general obligations, revenues therefrom being used to offset the debt service paid by the general fund. The net debt here reported for any city may be substantially different from the amount computed locally in accordance with the statutes of any state. Except for the factors of a self-supporting activity and availability of a sinking fund, consideration is not given to the deductions too commonly authorized by our state legislatures.

A computation reporting the ratio of net debt (excluding self-supporting) to the assessed valuation would prove invaluable for comparative purposes. Limitation of space precludes this figure being included in the table, but it may be compiled by reference to the assessed valuation data of the cities reported in the December 1933 REVIEW.

It has been found desirable to report special assessment debt separately. The total amount of such indebtedness is given in the last column, and is not included in the preceding columns of gross and net debt nor in computing the per capita debt.

### GROSS MUNICIPAL DEBT

The Census Bureau, in a recent release, reported the gross total bonded debt of the states and municipalities as at June 30, 1932, to be $19,684,577,000 ($197,500,000 more than the gross debt of the federal government on that date). Further, the net debt of the states and local governments was separately shown as $17,596,532,000, of which the states owed $2,373,000,000; the cities, towns, villages and school districts, $10,875,000,000 and other civil divisions, the remainder.

The tabulation here presented shows a gross debt of $8,059,686,026 for 240 cities, which reduces to $5,238,296,994 when self-supporting debt is deducted, or a per capita of $122.08. The gross debt of 14 Canadian cities is $730,-117,471, with a net excluding self-supporting of $387,659,561, or $141.27 per capita. A public debt of these proportions merits the attention of the taxpayers, who must provide the funds to pay the annual load for interest and ultimate retirement of the principal. Yet sound administration of municipal debt is rarely given consideration either on election day or at budget time.

### PER CAPITA NET DEBT

Analysis of the data shows a wide range in the per capita debt excluding self-supporting. Except for Washington, which has no outstanding bonds, the figures run from $5.55 for Springfield, Illinois, to $361.52 for Atlantic City. For the latter city, it should be stated that census figures make no allowance for a substantially larger seasonal population.

By census groups, the per capita spread is from $76.02 for St. Louis to $215 for Chicago, in Group I; from $70.12 for Seattle to $172.49 for Newark, in Group II; in the Group III cities, from $14.20 to $264.39, for Peoria and Miami, respectively; for Group IV, Springfield and Atlantic City, as given; and in Group V, from $13.81 for Sheboygan to $336.64 for White Plains. The Canadian cities

show a variation in per capita from the figure for Winnipeg, $42.04, to that for Edmonton, $234.57.

The publications of the Census Bureau contain invaluable data relative to the growth of municipal indebtedness. The annual report "Financial Statistics of Cities Having Over 30,000 Population" gives in summary the comparative debt statistics since 1903 of 146 cities. That report points to two general conclusions which have been referred to heretofore in these commentaries: first, that municipal debt increases from year to year. The per capita net debt of 146 cities was $44.71 in 1903, gradually increasing to $97.57 in 1922, and in 1930 (latest available report) had mounted to $153.02; second, that the larger the population the larger is the city's debt. For 1930, the per capita net debt of 310 cities, by the five census groups, from the lowest to the highest, averaged $91.30, $96.86, $114.42, $148.32, and $185.88, respectively, the average for all cities being $144.57. For 1934, the accompanying table shows a net per capita debt, excluding self-supporting, of $68.88, $86.31, $88.33, $107.32, and $157.53, respectively, for these census groups.

### TREND OF MUNICIPAL DEBT

Comparison was made of the net debt of 220 cities of the United States and eleven cities of Canada that reported in both 1933 and 1934, as indicative of the trend of the debt of our cities. The analysis shows for the 220 cities of the United States a growth for the year from $5,052,452,000 to $5,175,414,094, with a per capita increase from $120.60 to $123.53, or $2.93. This compares with a net increase of $4.96 reported one year ago. Exclusive of New York, there was a net reduction of $4,420,000 in the net total of bonds outstanding in 219 cities, or 13 cents per capita. For the Canadian cities, the 1933 net debt of $223,945,000 went to $234,240,000, the per capitas being $122.66 and $128.31, respectively, and showing a net increase of $5.64 during the year.

Further analysis shows that of the 220 comparable cities in the United States, 70 reported an increase, 149 a reduction, and one no change, in the net debt exclusive of self-supporting. Five cities in Canada show an increase, and six a lower net per capita debt. The changes in status during the year were in all instances moderate.

The comparative analysis was extended to 78 cities having over 100,000 population (in 1930) that reported in both 1924 and 1934. Their population rose from 26,669,510 to 32,962,279, or 23.6 per cent, during the decade, and their gross debt from $3,701,000,000 to $6,683,000,000, or 80.6 per cent. Net debt figures were not reported upon a comparable basis. The accretion of municipal debt during the decade has added significance when related to the more gradual growth of population and taxable wealth during that time.

*The Bond Buyer*[1] reports total issues during 1933 of $1,127,000,000, exclusive of temporary bonds. Maturities were perhaps one-third this total. The expansion of indebtedness during the year is accounted for primarily by the fact that the federal government extended its credit facilities to our states and local subdivisions. *The Bond Buyer*[1] reports loans by the RFC of $205,000,000, and by the PWA of $278,000,000 during 1933. Closed banks and poor tax collections caused temporary postponement in meeting bond maturities, and in some cases even more distressed conditions. It is estimated that there are now over 1,300 local units in default. Yet the

[1]Issue of April 7, 1934.

voters still evidence a faith in their local governments and their officials—and properly so—as shown by their authorization of over a half-billion dollars of bonds issued, for a wide variety of projects, during the year.

The record to date of the expansion in municipal debt does not place the responsibility upon the governing officials alone. Enthusiastic citizens—some with selfish motives and others merely optimists—encouraged the floating of bond issues as lightly as balloons. But even more, the dealers and investors sought issues of every description, including the speculative. Now, different authorities are expressing the belief that in specific instances there must come a debt scaling process.[2]

As stated last year, the Sumners-Wilcox municipal debt refinancing act should help some cities out of their present difficulties, if the states permit its application locally. But it is clear that such an emergency measure cannot be a substitute for more fundamental local legislation along broader preventative lines needed in some situations. States have a genuine and continuing concern in the financial soundness of all local subdivisions. The necessity for the refinancing of many communities has not passed, and deserves the recognition and assistance of the states. So far as the investor in municipal securities is concerned, it is reassuring to learn that the code of the Investment Bankers' Association of America provides additional protection through standardizing legal opinions and other steps.

This tabulation (pages 313 to 321) was made possible through the voluntary coöperation of a large number of public officials in the cities of the United States and Canada, and in some instances by citizen agencies. Their assistance is appreciated and acknowledged.

[2]See, as instances, "The Internal Debts of the United States", edited by Evans Clark, pp. xviii-xix, 255, 389 *et seq.*; N. Y. Trust Co. *The Index*, April, 1934; "Municipal Debt Defaults", edited by Carl H. Chatters, Chicago; "Municipals at the Crossroads", D. S. MacFadden, in *The Bond Buyer*, March 31, 1934.

## THE RECAPTURE OF GRAND RAPIDS

(Continued from Page 301)

about the League itself? Obviously, the original program of this body—education of the city's electorate to a grasp of city governmental principles—is only half launched. There is a tempting opportunity in the county situation, where antique governmental forms provide rest, shelter, and a spring-board for the machine element. A movement is now under way to permit county home rule in Michigan, and the league can take part in this, if it decides to do so, without jeopardizing its nonpartisan status. The present city charter also needs a little tinkering.

On the other hand, the league has made some blunders in the campaign just ended—not serious blunders, but intensified by incompetent newspaper reporting. It is difficult to convince the political mind that a group of politically active citizens, even though most of them have substantial records of unselfish public service, has not an ulterior motive. The political cliques in Grand Rapids already have proved that they know the technic for dealing with citizens' groups. And existence of the league provides a means by which, however indirectly, the men elected by the league may be attacked.

It is too early to predict the future of this new and spectacularly successful group. Grand Rapids, however, has been given a very thorough and useful lesson in the power of a unified citizenry. It is reasonably safe to assume that—if good government again is threatened—the same results again can be obtained.

## BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934

Compiled by the Detroit Bureau of Governmental Research, Inc.

From Data Furnished by Members of the Governmental Research Associations, City Officials, and Chambers of Commerce

| City | Census 1930 | Gross Bonded Debt: General Improvement | Public School | Public Utility | Total | Sinking Fund: Total | General improvement (per cent) | Public school (per cent) | Public utility (per cent) | Net Bonded Debt: Total | Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| GROUP I | | | | | | | | | | | | | | |
| **Pop. 500,000 and over** | | | | | | | | | | | | | | 1 |
| 1. New York, N. Y.[1] | 6,930,446 | $717,525,262 | $358,569,581 | $1,292,342,861 | $2,368,437,704 | $470,956,226 | 40 | ... | 60 | $1,897,481,478 | $1,467,933,023 | $211.80 | ..... | 2 |
| 2. Chicago, Ill.[2] | 3,376,438 | 352,082,022 | 24,845,000 | 6,531,000 | 383,458,022 | N | ... | ... | ... | 383,458,022 | 383,458,022 | 113.57 | $4,500,000 | 3 |
| 3. Philadelphia, Pa.[3] | 1,950,961 | 563,600,400 | 67,253,000 | ..... | 630,853,400 | 151,394,000 | 81 | 19 | ... | 479,459,400 | 419,459,400 | 215.00 | N | 4 |
| 4. Detroit, Mich.[4] | 1,568,662 | 160,962,731 | 67,918,520 | 117,018,000 | 345,899,251 | 32,913,742 | 39 | 30 | 31 | 312,985,509 | 226,971,361 | 144.69 | 5,159,645 | 5 |
| 5. Los Angeles, Calif.[5] | 1,238,048 | 59,918,521 | 53,468,750 | 122,981,814 | 236,369,085 | 3,120,114 | N | N | 100 | 233,248,971 | 113,387,271 | 91.51 | 15,366,450 | 6 |
| 6. Cleveland, Ohio[6] | 900,430 | 86,214,379 | 20,775,500 | 31,407,500 | 138,397,379 | 7,446,795 | 42 | 22 | 36 | 130,950,584 | 102,258,000 | 113.57 | 5,389,395 | 7 |
| 7. St. Louis, Mo. | 821,960 | 67,738,000 | 1,997,000 | 9,105,000 | 78,840,000 | 7,807,421 | 77 | 16 | 7 | 71,032,579 | 62,483,263 | 76.02 | N | 8 |
| 8. Baltimore, Md.[7] | 804,874 | 131,740,182 | 27,302,527 | 37,163,870 | 196,206,579 | 29,589,959 | 85 | 4 | 11 | 166,616,620 | 118,753,933 | 147.54 | 610,000 | 9 |
| 9. Boston, Mass.[8] | 781,188 | 85,951,300 | 8,268,000 | 76,584,700 | 170,804,000 | 35,860,704 | 54 | 8 | 38 | 134,943,296 | 71,837,312 | 91.96 | ..... | 10 |
| 10. Pittsburgh, Pa. | 669,817 | 52,900,700 | 22,400,360 | 7,334,000 | 82,635,960 | 3,207,176 | 51 | 47 | 2 | 79,428,784 | 72,154,475 | 107.70 | ..... | 11 |
| 11. San Francisco, Calif.[9] | 634,394 | 41,408,200 | 12,983,000 | 110,681,300 | 165,072,500 | N | ... | ... | ... | 165,072,500 | 95,232,500 | 150.12 | N | 12 |
| 12. Milwaukee, Wis.[10] | 578,249 | 53,610,549 | 9,909,966 | 23,000 | 63,543,515 | 4,811,672 | 80 | 20 | 0 | 58,731,843 | 58,709,843 | 101.57 | N | 13 |
| 13. Buffalo, N. Y. | 573,076 | 65,942,192 | 24,879,750 | 17,182,020 | 108,003,962 | 7,359,729 | 31 | ... | 69 | 100,644,233 | 88,538,516 | 154.49 | 475,973 | |
| GROUP II | | | | | | | | | | | | | | 14 |
| **Pop. 300,000 to 500,000** | | | | | | | | | | | | | | 15 |
| 14. Washington, D. C. | 486,869 | No Bonded Debt | | | | | | | | | | | | 16 |
| 15. Minneapolis, Minn.[11] | 464,356 | 29,046,634 | 22,048,966 | 4,161,000 | 55,256,600 | 6,252,889 | 59 | 38 | 3 | 49,003,711 | 45,675,337 | 98.36 | 8,879.496 | 17 |
| 16. New Orleans, La.[12] | 458,762 | 44,693,000 | 5,596,000 | 11,818,000 | 62,107,000 | N | ... | ... | ... | 62,107,000 | 59,107,000 | 128.77 | ..... | 18 |
| 17. Cincinnati, Ohio.[13] | 451,160 | 50,503,133 | 16,678,500 | 43,811,030 | 110,992,663 | 39,638,815 | 48 | 8 | 44 | 71,353,848 | 41,164,572 | 91.24 | 5,608,041 | 19 |
| 18. Newark, N. J.[14] | 442,337 | 43,313,250 | 20,261,200 | 45,891,000 | 109,465,450 | 14,258,493 | ... | ... | ... | 95,206,957 | 76,298,821 | 172.49 | 4,784,000 | 20 |
| 19. Kansas City, Mo. | 399,746 | 21,426,000 | 19,390,000 | 13,449,000 | 54,265,000 | 5,667,305 | 14 | 56 | 30 | 48,597,695 | 36,833,979 | 92.14 | ..... | 21 |
| 20. Seattle, Wash.[15] | 365,583 | 14,482,500 | 11,549,874 | 48,799,000 | 74,831,374 | 1,035,826 | 38 | N | 62 | 73,795,548 | 25,635,021 | 70.12 | 23,010,045 | 22 |
| 21. Indianapolis, Ind.[16] | 364,161 | 17,175.898 | 10,266,000 | N | 27,441,898 | 940,780 | 73 | 27 | ... | 26,501,118 | 26,501,118 | 72.77 | 4,612,969 | 23 |
| 22. Rochester, N. Y. | 328,132 | 26,717,500 | 16,336,060 | 7,707,000 | 50,760,560 | 5,291,367 | 57 | 18 | 35 | 45,468,193 | 39,109,293 | 119.24 | 10,795,500 | 24 |
| 23. Jersey City, N. J.[17] | 316,715 | 26,254,300 | 14,994,000 | 16,203,255 | 57,451,555 | 8,490,022 | 39 | 20 | 41 | 48,961,533 | 36,461,748 | 115.12 | 934,333 | 25 |
| 24. Louisville, Ky.[18] | 307,745 | 28,295,900 | 9,966,400 | 1,079,000 | 39,341,300 | 6,536,982 | 79 | 12 | 9 | 32,804,318 | 32,307,458 | 104.98 | N | |
| 25. Portland, Ore.[19] | 301,815 | 26,958,403 | 8,924,079 | 21,065,000 | 56,947,482 | 9,793,152 | 42 | ... | 58 | 47,154,329 | 31,694,386 | 104.98 | 6,573,705 | |
| GROUP III | | | | | | | | | | | | | | |
| **Pop. 100,000 to 300,000** | | | | | | | | | | | | | | 26 |
| 26. Houston, Texas[20] | 292,352 | 29,941,000 | 11,443,500 | 2,603,000 | 43,987,500 | 4,759,486 | 66 | 26 | 8 | 39,228,014 | 37,008,329 | 126.58 | N | 27 |
| 27. Toledo, Ohio | 290,718 | 26,660,650 | 12,731,000 | 1,070,000 | 40,461,650 | 1,078,222 | 100 | ... | ... | 39,383,428 | 38,313,428 | 131.79 | 345,945 | 28 |
| 28. Columbus, Ohio[21] | 290,564 | 17,676,640 | 8,954,140 | 8,961,500 | 35,592,280 | 8,931,917 | 44 | 34 | 22 | 26,660,363 | 21,347,299 | 73.46 | 6,705,664 | 29 |
| 29. Denver, Colo.[22] | 287,861 | 3,000,000 | 9,144,000 | 34,394,200 | 46,538,200 | 571,462 | 63 | ... | 37 | 45,966,738 | 25,398,099 | 88.23 | 8,750,600 | 30 |
| 30. Oakland, Calif.[23] | 284,063 | 11,173,955 | 10,834,279 | 39,110,500 | 61,118,734 | N | ... | ... | ... | 61,118,734 | 22,008,234 | 77.51 | 1,270,798 | |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt | | | Sinking Fund | | | | | Net Bonded Debt | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | General Improvement | Public School | Public Utility | Total | Total | General improvement (per cent) | Public school (per cent) | Public utility (per cent) | Total | Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
| 31. St. Paul, Minn. | 271,606 | 18,375,000 | 10,548,000 | 6,821,000 | 35,744,000 | 5,983,200 | 44 | 39 | 17 | 29,760,800 | 23,973,920 | 88.26 | 7,400,000 | 31 |
| 32. Atlanta, Ga. | 270,366 | 6,193,000 | 5,406,500 | 2,702,000 | 14,301,500 | 1,418,242 | 46 | 21 | 33 | 12,883,258 | 10,648,454 | 39.38 | 579,900 | 32 |
| 33. Dallas, Texas | 260,475 | 18,708,500 | 7,535,000 | 9,294,000 | 35,537,500 | 1,939,259 | 52 | 14 | 34 | 33,598,241 | 24,970,504 | 95.86 | N | 33 |
| 34. Birmingham, Ala. | 259,678 | 9,670,000 | 9,883,000 | 100,000 | 19,653,000 | 1,487,000 | 100 | N | N | 18,165,418 | 18,065,418 | 69.48 | 3,784,000 | 34 |
| 35. Akron, Ohio | 255,040 | 21,047,315 | 9,612,758 | 10,516,520 | 41,176,593 | 1,735,698 | 6 | 34 | 60 | 39,440,895 | 29,959,403 | 117.47 | 7,323,472 | 35 |
| 36. Memphis, Tenn. | 253,143 | 15,481,000 | 6,453,000 | 5,806,000 | 27,740,000 | 1,786,464 | 41 | 38 | 21 | 25,953,536 | 20,523,412 | 81.07 | 553,000 | 36 |
| 37. Providence, R. I. | 252,981 | 24,128,500 | 14,314,500 | 19,500,000 | 57,942,500 | 14,880,002 | 47 | 14 | 39 | 43,062,498 | 29,371,828 | 116.10 | ..... | 37 |
| 38. San Antonio, Texas | 231,542 | 16,931,500 | 7,226,000 | 6,501,000 | 30,658,500 | 1,418,636 | 54 | 38 | 8 | 39,239,864 | 22,851,123 | 98.69 | ..... | 38 |
| 39. Omaha, Neb.[24] | 214,006 | 13,162,297 | 8,800,000 | 7,981,000 | 29,943,297 | 5,728,779 | 19 | 11 | 70 | 24,214,518 | 20,234,916 | 94.55 | 5,580,500 | 39 |
| 40. Syracuse, N. Y. | 209,326 | Not Reported | | | | | | | | | | | | 40 |
| 41. Dayton, Ohio[25] | 200,982 | 9,736,735 | 8,052,946 | 5,404,000 | 23,193,681 | 1,841,177 | 52 | ... | 48 | 21,352,504 | 16,837,310 | 83.77 | 998,226 | 41 |
| 42. Worcester, Mass. | 195,311 | 7,415,000 | 702,000 | 3,559,600 | 11,676,600 | 740,298 | 63 | ... | 37 | 10,936,302 | 7,647,458 | 39.15 | ..... | 42 |
| 43. Oklahoma City, Okla. | 185,389 | 11,936,700 | 6,656,800 | 6,380,400 | 24,973,900 | 8,894,246 | 45 | 17 | 38 | 16,079,654 | 13,086,554 | 70.58 | 6,530,229 | 43 |
| 44. Richmond, Va.[26] | 182,929 | 24,510,642 | 6,184,438 | 7,155,550 | 37,850,630 | 10,819,831 | 68 | 14 | 18 | 27,030,799 | 21,868,530 | 119.55 | N | 44 |
| 45. Youngstown, Ohio | 170,002 | 4,926,230 | 2,800,000 | 1,110,000 | 8,836,230 | N | ... | ... | ... | 8,836,230 | 7,726,230 | 45.45 | 1,169,878 | 45 |
| 46. Grand Rapids, Mich. | 168,592 | 7,960,500 | 3,981,257 | 2,855,000 | 14,796,757 | 1,804,704 | 51 | N | 49 | 12,992,053 | 11,013,339 | 65.32 | 1,919,710 | 46 |
| 47. Hartford, Conn. | 164,072 | 13,207,000 | 7,628,000 | 3,675,000 | 24,510,000 | 3,368,732 | 49 | 37 | 14 | 21,141,268 | 17,939,677 | 109.34 | ..... | 47 |
| 48. Fort Worth, Texas | 163,447 | 15,864,000 | 4,510,000 | 5,759,000 | 26,133,000 | 2,535,980 | 39 | 35 | 26 | 23,597,020 | 18,502,168 | 113.20 | N | 48 |
| 49. New Haven, Conn. | 162,655 | 16,421,000 | 683,000 | N | 17,104,000 | 960,509 | ... | ... | ... | 16,143,491 | 16,143,491 | 99.25 | N | 49 |
| 50. Flint, Mich. | 156,492 | 8,512,722 | 8,057,000 | 2,474,500 | 19,044,272 | 2,228,358 | 27 | 37 | 36 | 16,815,914 | 15,137,824 | 96.73 | 2,470,000 | 50 |
| 51. Nashville, Tenn.[27] | 153,866 | 10,280,000 | 1,845,000 | 3,546,000 | 15,689,000 | 1,263,446 | ... | ... | ... | 14,425,554 | 10,861,554 | 70.59 | ..... | 51 |
| 52. Springfield, Mass. | 149,900 | 8,294,450 | 2,336,050 | 7,313,000 | 17,943,500 | N | ... | ... | ... | 17,943,500 | 10,630,500 | 70.92 | ..... | 52 |
| 53. San Diego, Calif. | 147,995 | 3,899,582 | 5,001,500 | 11,135,158 | 20,036,240 | N | ... | ... | ... | 20,036,240 | 20,036,240 | 135.38 | ..... | 53 |
| 54. Bridgeport, Conn. | 146,716 | 11,204,000 | 4,094,000 | N | 15,298,000 | N | ... | ... | ... | 15,298,000 | 15,298,000 | 103.58 | ..... | 54 |
| 55. Scranton, Pa. | 143,433 | 2,205,000 | 6,440,000 | N | 8,645,000 | 790,023 | 7 | 93 | N | 7,854,977 | 7,854,977 | 54.76 | 918,819 | 55 |
| 56. Des Moines, Ia. | 142,559 | 5,674,347 | 7,677,500 | 5,403,000 | 18,754,847 | 789,075 | N | N | 100 | 17,965,772 | 13,351,847 | 94.36 | ..... | 56 |
| 57. Long Beach, Calif.[28] | 142,032 | 10,821,982 | 7,131,571 | 6,533,000 | 24,486,553 | N | ... | ... | ... | 24,486,553 | 17,953,553 | 126.36 | ..... | 57 |
| 58. Tulsa, Okla. | 141,258 | 11,106,391 | 6,063,607 | 5,231,000 | 22,400,998 | 2,267,568 | 52 | 48 | N | 20,133,430 | 14,902,430 | 105.50 | ..... | 58 |
| 59. Salt Lake City, Utah | 140,267 | 3,794,500 | 4,043,000 | 4,606,500 | 12,444,000 | 87,000 | 86 | 14 | N | 12,357,000 | 7,750,500 | 55.36 | 720,700 | 59 |
| 60. Paterson, N. J. | 138,513 | 10,345,514 | 7,354,000 | 13,492,000 | 31,191,514 | 2,566,037 | 60 | 40 | N | 28,625,477 | 15,133,477 | 109.26 | 492,960 | 60 |
| 61. Yonkers, N. Y. | 134,646 | Not Reported | | | | | | | | | | | | 61 |
| 62. Norfolk, Va.[29] | 129,710 | 19,261,003 | 6,034,626 | 14,435,771 | 39,731,400 | 8,951,665 | 60 | ... | 40 | 30,779,735 | 19,919,362 | 153.57 | N | 62 |
| 63. Jacksonville, Fla.[30] | 129,549 | 5,752,500 | 4,191,000 | 5,022,500 | 14,966,000 | 476,747 | ... | ... | 100 | 14,489,253 | 9,466,753 | 73.07 | 1,071,000 | 63 |
| 64. Albany, N. Y. | 127,412 | 11,530,410 | 5,483,250 | 12,856,000 | 29,869,660 | 2,002,329 | 89 | ... | 11 | 27,867,331 | 15,241,538 | 119.62 | 2,471,800 | 64 |
| 65. Trenton, N. J. | 123,356 | 10,668,060 | 7,634,050 | 844,000 | 19,146,110 | 3,063,367 | 54 | 26 | 20 | 16,082,743 | 15,842,784 | 128.43 | 279,000 | 65 |
| 66. Kansas City, Kan.[31] | 121,857 | 3,763,356 | 1,622,000 | 6,023,000 | 11,408,356 | 2,556,331 | N | 18 | 82 | 8,852,025 | 4,928,401 | 40.44 | 666,592 | 66 |
| 67. Chattanooga, Tenn. | 119,798 | 11,575,000 | 1,964,000 | N | 13,539,000 | 314,460 | ... | ... | ... | 13,224,540 | 13,224,540 | 110.39 | 1,276,340 | 67 |
| 68. Camden, N. J. | 118,700 | 15,636,225 | 4,039,000 | 1,612,400 | 21,287,625 | 3,185,110 | 69 | 21 | 10 | 18,102,515 | 16,490,115 | 138.80 | 1,217,000 | 68 |
| 69. Erie, Pa. | 115,967 | 6,227,000 | 5,098,000 | 1,440,000 | 12,765,000 | 450,253 | 87 | N | 13 | 12,314,747 | 10,934,747 | 94.29 | 1,149,000 | 69 |
| 70. Spokane, Wash. | 115,514 | 2,590,800 | 1,137,000 | 738,000 | 4,465,800 | 415,192 | 19 | 14 | 67 | 4,050,608 | 3,590,229 | 31.08 | 1,490,344 | 70 |
| 71. Fall River, Mass. | 115,274 | 6,654,500 | 2,252,000 | 415,000 | 9,321,500 | 1,006,000 | 80 | N | 20 | 8,315,500 | 8,095,500 | 70.23 | N | 71 |
| 72. Fort Wayne, Ind. | 114,946 | 910,700 | 3,045,000 | 2,305,000 | 6,260,700 | N | ... | ... | ... | 6,260,700 | 3,955,700 | 34.40 | ..... | 72 |
| 73. Elizabeth, N. J. | 114,589 | 2,134,800 | 5,776,300 | 4,874,000 | 12,785,100 | 708,497 | ... | ... | ... | 12,076,603 | 7,202,603 | 62.86 | 2,216,342 | 73 |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt | | | | Sinking Fund | | | | Net Bonded Debt | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | General Improvement | Public School | Public Utility | Total | Total | General improvement (per cent) | Public school (per cent) | Public utility (per cent) | Total | Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
| 74. Cambridge, Mass. | 113,643 | Not Reported | | | | | | | | | | | | 74 |
| 75. New Bedford, Mass. | 112,597 | 5,227,207 | 2,185,000 | 1,122,000 | 8,534,207 | 791,380 | 100 | ... | ... | 7,742,827 | 6,620,827 | 58.80 | ..... | 75 |
| 76. Reading, Pa. | 111,171 | 4,122,000 | 5,350,100 | 791,000 | 10,263,100 | 109,538 | 70 | 30 | N | 10,153,562 | 9,362,562 | 84.22 | 684,500 | 76 |
| 77. Wichita, Kansas | 111,110 | 4,592,301 | 3,109,607 | N | 7,701,908 | 48,499 | N | 100 | N | 7,653,409 | 7,653,409 | 68.88 | 2,528,883 | 77 |
| 78. Miami, Fla.[32] | 110,637 | 18,760,000 | 10,491,000 | 3,005,000 | 32,256,000 | N | ... | ... | ... | 32,256,000 | 29,251,000 | 264.39 | 7,599,000 | 78 |
| 79. Tacoma, Wash.[33] | 106,817 | 2,732,500 | 2,001,000 | 11,568,495 | 16,301,995 | 716,627 | 60 | 16 | 24 | 15,585,368 | 4,191,943 | 39.24 | 1,787,422 | 79 |
| 80. Wilmington, Del. | 106,597 | 8,600,850 | 916,000 | 4,565,000 | 14,081,850 | 1,315,382 | 100 | N | N | 12,766,468 | 8,201,469 | 76.94 | ..... | 80 |
| 81. Knoxville, Tenn. | 105,802 | 16,525,106 | 2,420,000 | 4,622,333 | 23,567,439 | 1,536,574 | 88 | ... | 12 | 22,030,865 | 17,408,532 | 164.54 | 2,007,202 | 81 |
| 82. Peoria, Ill. | 104,969 | 1,263,000 | 234,000 | N | 1,497,000 | N | ... | ... | ... | 1,497,000 | 1,497,000 | 14.20 | 1,378,000 | 82 |
| 83. Canton, Ohio | 104,906 | 4,816,931 | 5,496,000 | 1,110,600 | 11,423,531 | 1,784,281 | 81 | 19 | ... | 9,639,250 | 8,528,650 | 81.30 | 2,066,424 | 83 |
| 84. South Bend, Ind. | 104,193 | 1,680,000 | 3,327,500 | 850,000 | 5,857,500 | 153,245 | 16 | N | 84 | 5,704,255 | 4,982,249 | 47.82 | 4,064,065 | 84 |
| 85. Somerville, Mass. | 103,908 | 1,286,000 | 2,126,000 | ..... | 3,412,000 | N | ... | ... | ... | 3,412,000 | 3,412,000 | 32.84 | 300,000 | 85 |
| 86. El Paso, Texas | 102,421 | 4,654,000 | 2,851,000 | 1,900,000 | 9,405,000 | 1,233,983 | 40 | 42 | 18 | 8,171,017 | 6,489,652 | 63.36 | 498,000 | 86 |
| 87. Lynn, Mass.[34] | 102,320 | 6,886,900 | ..... | 559,000 | 7,445,900 | 208,231 | 40 | ... | 60 | 7,237,668 | 6,804,214 | 66.50 | ..... | 87 |
| 88. Evansville, Ind. | 102,249 | 1,504,200 | 2,210,500 | 1,771,000 | 5,485,700 | 72,904 | 100 | ... | ... | 5,412,796 | 3,641,796 | 35.62 | ..... | 88 |
| 89. Utica, N. Y. | 101,740 | 10,864,024 | 1,328,042 | N | 12,192,066 | 765,619 | ... | ... | ... | 11,426,447 | 11,426,447 | 112.31 | 531,500 | 89 |
| 90. Duluth, Minn.[35] | 101,463 | 5,029,000 | 3,910,000 | 2,611,000 | 11,550,000 | N | ... | ... | ... | 11,550,000 | 8,939,000 | 88.10 | 411,000 | 90 |
| 91. Tampa, Fla. | 101,161 | Not Reported | | | | | | | | | | | | 91 |
| 92. Gary, Ind. | 100,426 | 2,488,296 | 3,500,000* | N | 5,948,296 | 25,267 | 100 | ... | ... | 5,963,029 | 5,963,029 | 59.38 | 4,780,369 | 92 |
| 93. Lowell, Mass. | 100,234 | (Not Reported) | | | | | | | | | | | | 93 |
| GROUP IV | | | | | | | | | | | | | | |
| **Pop. 50,000 to 100,000** | | | | | | | | | | | | | | |
| 94. Waterbury, Conn. | 99,902 | 7,374,000 | 1,468,000 | 7,256,000 | 16,098,000 | 176,080 | 100 | N | N | 15,921,920 | 8,665,920 | 86.74 | N | 94 |
| 95. Schenectady, N. Y. | 95,692 | 8,257,379 | 2,531,300 | 583,000 | 11,371,679 | 135,077 | 98 | ... | 2 | 11,236,602 | 10,656,829 | 111.36 | 1,860,979 | 95 |
| 96. Sacramento, Calif.[36] | 93,750 | 4,308,040 | 5,880,000 | 3,253,000 | 13,441,340 | N | ... | ... | ... | 13,441,340 | 10,188,040 | 108.67 | 1,530,238 | 96 |
| 97. Allentown, Pa. | 92,563 | 5,535,400 | 4,912,000 | N | 10,447,400 | 1,228,424 | 30 | 70 | N | 9,218,976 | 9,218,976 | 99.60 | 393,300 | 97 |
| 98. Bayonne, N. J. | 88,979 | 3,307,968 | 3,779,000 | 3,587,000 | 10,673,968 | 221,340 | 38 | 62 | N | 10,452,628 | 7,086,968 | 79.64 | ..... | 98 |
| 99. Wilkes-Barre, Pa. | 86,626 | Not Reported | | | | | | | | | | | | 99 |
| 100. Rockford, Ill. | 85,864 | 283,000 | 1,205,000 | 175,000 | 1,663,000 | ..... | ... | ... | ... | 1,663,000 | 1,488,000 | 17.33 | 2,600,000 | 100 |
| 101. Lawrence, Mass. | 85,068 | 2,763,500 | 1,171,500 | 204,000 | 4,139,000 | 19,962 | ... | ... | 100 | 4,119,038 | 3,935,000 | 46.26 | ..... | 101 |
| 102. Savannah, Ga. | 85,024 | 3,669,500 | 272,000 | 180,000 | 4,121,500 | 90,376 | 42 | 58 | N | 4,031,124 | 3,851,124 | 45.29 | 240,896 | 102 |
| 103. Charlotte, N. C. | 82,675 | 6,831,675 | 1,672,000 | 1,758,325 | 10,262,000 | 341,718 | 100 | ... | ... | 9,920,282 | 8,161,957 | 98.72 | 4,542,000 | 103 |
| 104. Berkeley, Calif.[37] | 82,109 | 806,335 | 1,962,500 | 9,280,000 | 12,049,085 | 1,804,277 | 2 | ... | 98 | 10,244,808 | 2,726,808 | 33.21 | 243,074 | 104 |
| 105. Altoona, Pa. | 82,054 | 1,928,000 | 4,961,500 | 1,438,000 | 8,327,500 | 1,321,670 | 34 | 29 | 37 | 7,005,830 | 6,054,807 | 73.79 | 2,205,000 | 105 |
| 106. Little Rock, Ark. | 81,679 | Not Reported | | | | | | | | | | | | 106 |
| 107. St. Joseph, Mo. | 80,935 | 3,942,000 | 2,423,000 | N | 6,365,000 | 103,479 | 6 | 94 | ... | 6,261,521 | 6,261,521 | 77.36 | 209,663 | 107 |
| 108. Saginaw, Mich. | 80,715 | 786,000 | 1,280,000 | 3,106,000 | 5,172,000 | 377,960 | 47 | 29 | 24 | 4,794,040 | 1,777,705 | 22.02 | 1,345,000 | 108 |
| 109. Harrisburg, Pa. | 80,339 | 3,251,080 | 2,876,500 | 1,172,320 | 7,301,120 | 335,482 | 45 | 41 | 14 | 6,965,638 | 5,841,083 | 72.74 | 405,500 | 109 |
| 110. Sioux City, Iowa | 79,183 | Not Reported | | | | | | | | | | | | 110 |
| 111. Lansing, Mich.[38] | 78,397 | 2,435,500 | N | 3,171,000 | 5,606,500 | 974,315 | 14 | ... | 86 | 4,632,185 | 2,302,115 | 29.36 | ..... | 111 |
| 112. Pawtucket, R. I. | 77,149 | Not Reported | | | | | | | | | | | | 112 |
| 113. Manchester, N. H. | 76,834 | 2,642,217 | 1,192,783 | 236,000 | 4,071,000 | N | ... | ... | ... | 4,071,000 | 3,835,000 | 49.91 | N | 113 |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt: General Improvement | Gross Bonded Debt: Public School | Gross Bonded Debt: Public Utility | Gross Bonded Debt: Total | Sinking Fund: Total | Sinking Fund: General improvement (per cent) | Sinking Fund: Public school (per cent) | Sinking Fund: Public utility (per cent) | Net Bonded Debt: Total | Net Bonded Debt: Excluding self-supporting | Net Bonded Debt: Per capita excluding self-supporting | Total gross special assessment debt | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 114. Binghamton, N. Y. | 76,662 | 3,407,375 | 3,626,150 | 60,000 | 7,093,525 | 102,134 | 100 | ... | ... | 6,991,391 | 6,931,391 | 90.41 | N | 114 |
| 115. Shreveport, La. | 76,655 | 5,647,750 | 1,545,000* | 3,113,500 | 10,446,250 | 210,957 | 76 | ... | 24 | 10,235,293 | 9,855,293 | 128.57 | N | 115 |
| 116. Pasadena, Calif.[38] | 76,086 | 4,172,130 | 2,846,000 | 6,005,120 | 14,023,250 | 187,065 | 35 | N | 65 | 13,836,185 | 7,954,390 | 104.54 | 3,353,444 | 116 |
| 117. Lincoln, Neb. | 75,933 | 919,818 | 3,860,060 | 1,534,000 | 6,313,878 | 341,219 | 54 | ... | 46 | 5,972,659 | 4,594,132 | 60.50 | 1,352,445 | 117 |
| 118. Huntington, W. Va. | 75,572 | Not Reported | | | | | | | | | | | | 118 |
| 119. Niagara Falls, N. Y. | 75,460 | Not Reported | | | | | | | | | | | | 119 |
| 120. Winston Salem, N. C. | 75,274 | 9,062,333 | 3,498,000 | 2,820,667 | 15,381,000 | 487,558 | ... | ... | ... | 14,893,442 | 12,072,775 | 160.38 | 1,907,000 | 120 |
| 121. East St. Louis, Ill. | 74,347 | Not Reported | | | | | | | | | | | | 121 |
| 122. Troy, N. Y. | 72,763 | 4,933,329 | 1,432,475 | 940,250 | 7,306,054 | 143,000 | ... | ... | ... | 7,163,054 | 6,222,804 | 85.52 | N | 122 |
| 123. Quincy, Mass. | 71,983 | 1,993,500 | 1,847,000 | 450,000 | 4,290,500 | N | ... | ... | ... | 4,290,500 | 3,840,500 | 53.35 | N | 123 |
| 124. Springfield, Ill.[38] | 71,864 | 186,000 | 265,000 | 2,735,000 | 3,186,000 | 52,118 | 100 | ... | ... | 3,133,882 | 398,882 | 5.55 | N | 124 |
| 125. Portland, Me. | 70,810 | Not Reported | | | | | | | | | | | | 125 |
| 126. Lakewood, Ohio | 70,509 | 2,501,840 | 3,617,500* | 166,000 | 6,285,340 | 349,993 | 100 | ... | ... | 5,935,347 | 5,935,347 | 84.17 | 199,845 | 126 |
| 127. Roanoke, Va. | 69,206 | 5,245,000 | 2,650,000 | N | 7,895,000 | 1,315,157 | 100 | ... | ... | 6,579,843 | 6,579,843 | 95.08 | N | 127 |
| 128. Springfield, Ohio | 68,743 | Not Reported | | | | | | | | | | | | 128 |
| 129. Mobile, Ala. | 68,202 | 2,695,000 | 990,000 | 1,929,000 | 5,614,090 | 1,271,375 | 100 | ... | ... | 4,342,625 | 2,413,625 | 35.39 | 4,218,000 | 129 |
| 130. New Britain, Conn.[39] | 68,128 | 1,932,000 | 3,253,000 | 1,744,000 | 6,929,000 | 623,763 | 36 | 15 | 49 | 6,305,237 | 4,865,500 | 71.42 | N | 130 |
| 131. East Orange, N. J. | 68,020 | 6,883,500 | 3,297,245 | 1,003,000 | 11,183,745 | 1,155,164 | 17 | 42 | 41 | 10,028,581 | 9,501,590 | 139.69 | ..... | 131 |
| 132. Racine, Wis. | 67,542 | 2,297,000 | 1,763,000 | 150,000 | 4,210,000 | 378,000 | 48 | 39 | 13 | 3,832,000 | 3,732,000 | 55.25 | 514,188 | 132 |
| 133. Johnstown, Pa. | 66,993 | Not Reported | | | | | | | | | | | | 133 |
| 134. Cicero, Ill. | 66,602 | Not Reported | | | | | | | | | | | | 134 |
| 135. Atlantic City, N. J. | 66,198 | 22,147,000 | 3,807,000 | 2,500,000 | 28,454,000 | 2,614,025 | 58 | 19 | 23 | 25,839,975 | 23,931,651 | 361.52 | N | 135 |
| 136. Montgomery, Ala. | 66,079 | 3,657,000 | 2,333,000 | 1,760,000 | 7,750,000 | N | ... | ... | ... | 7,750,000 | 5,990,000 | 90.65 | 1,907,765 | 136 |
| 137. Newton, Mass. | 65,276 | Not Reported | | | | | | | | | | | | 137 |
| 138. Covington, Ky. | 65,252 | 1,085,900 | 750,000 | 1,956,000 | 3,791,900 | N | ... | ... | ... | 3,791,900 | 1,835,900 | 28.13 | ..... | 138 |
| 139. Pontiac, Mich. | 64,928 | 3,987,950 | 3,961,974 | 1,579,500 | 9,529,424 | 925,954 | N | 96 | 4 | 8,603,470 | 7,060,074 | 108.74 | 1,144,800 | 139 |
| 140. Hammond, Ind. | 64,560 | Not Reported | | | | | | | | | | | | 140 |
| 141. Topeka, Kan. | 64,120 | 1,546,249 | 2,201,703 | 714,000 | 4,461,952 | 238,063 | N | N | 100 | 4,223,889 | 3,747,952 | 58.45 | 1,094,110 | 141 |
| 142. Oak Park, Ill. | 63,982 | Not Reported | | | | | | | | | | | | 142 |
| 143. Brockton, Mass. | 63,797 | 990,000 | 271,000 | 1,290,000 | 2,551,000 | 324,576 | N | N | 100 | 2,226,424 | 1,261,000 | 19.77 | ..... | 143 |
| 144. Evanston, Ill. | 63,338 | Not Reported | | | | | | | | | | | | 144 |
| 145. Passaic, N. J. | 62,959 | 6,274,500 | 2,237,750 | 7,750,427 | 16,262,677 | 1,015,789 | 63 | 37 | ... | 15,246,888 | 7,496,461 | 119.07 | N | 145 |
| 146. Terre Haute, Ind. | 62,810 | Not Reported | | | | | | | | | | | | 146 |
| 147. Glendale, Calif.[38] | 62,736 | 1,501,750 | 4,469,500 | 493,740 | 6,464,990 | 82,861 | N | N | 100 | 6,382,129 | 5,971,250 | 95.18 | 1,829,908 | 147 |
| 148. Charleston, S. C. | 62,265 | Not Reported | | | | | | | | | | | | 148 |
| 149. Wheeling, W. Va. | 61,659 | 1,114,700 | N | 1,595,000 | 2,709,700 | 11,213 | 100 | N | N | 2,698,487 | 2,698,487 | 43.76 | ..... | 149 |
| 150. Mt. Vernon, N. Y. | 61,499 | 7,203,000 | 5,185,050 | 2,583,000 | 14,971,500 | 1,402,447 | 35 | N | 65 | 13,568,603 | 11,891,823 | 193.41 | 249,000 | 150 |
| 151. Davenport, Ia. | 60,751 | Not Reported | | | | | | | | | | | | 151 |
| 152. Charleston, W. Va. | 60,408 | Not Reported | | | | | | | | | | | | 152 |
| 153. Augusta, Ga. | 60,342 | Not Reported | | | | | | | | | | | | 153 |
| 154. Lancaster, Pa. | 59,949 | Not Reported | | | | | | | | | | | | 154 |
| 155. Medford, Mass. | 59,714 | Not Reported | | | | | | | | | | | | 155 |
| 156. Hoboken, N. J. | 59,261 | 5,419,563 | 3,375,635 | 256,000 | 9,051,198 | 1,717,408 | 46 | 49 | 5 | 7,333,790 | 7,165,095 | 122.75 | N | 156 |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt | | | Sinking Fund | | | | | Net Bonded Debt | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | General Improvement | Public School | Public Utility | Total | Total | General improvement (per cent) | Public school (per cent) | Public utility (per cent) | Total | Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
| 157. Chester, Pa. | 59,164 | 3,820,000 | 2,185,000 | N | 6,005,000 | 1,431,445 | 45 | 55 | N | 4,573,555 | 4,573,555 | 77.30 | 416,500 | 157 |
| 158. Union City, N. J. | 58,659 | 2,959,902 | 2,070,500 | N | 5,030,402 | 382,185 | 77 | 23 | ... | 4,648,217 | 4,648,217 | 79.24 | 337,097 | 158 |
| 159. Malden, Mass. | 58,036 | Not Reported | | | | | | | | | | | | 159 |
| 160. Madison, Wis. | 57,899 | 2,017,200 | 2,889,500 | 315,000 | 5,221,700 | N | ... | ... | ... | 5,221,700 | 4,906,700 | 84.75 | 385,300 | 160 |
| 161. Bethlehem, Pa. | 57,892 | Not Reported | | | | | | | | | | | | 161 |
| 162. Beaumont, Texas[40] | 57,732 | 4,983,500 | 2,333,638 | 2,615,750 | 9,932,888 | 873,069 | 36 | 21 | 43 | 9,059,819 | 8,392,819 | 145.37 | N | 162 |
| 163. San Jose, Calif. | 57,651 | 911,725 | 2,003,000 | N | 2,914,725 | N | ... | ... | ... | 2,914,725 | 2,914,725 | 50.50 | 96,000 | 163 |
| 164. Springfield, Mo. | 57,527 | 816,000 | 1,810,550 | N | 2,626,550 | 241,925 | 43 | 57 | N | 2,384,625 | 2,384,625 | 41.45 | ..... | 164 |
| 165. Decatur, Ill. | 57,510 | Not Reported | | | | | | | | | | | | 165 |
| 166. Irvington, N. J. | 56,733 | 3,480,931 | 4,169,150 | N | 7,650,081 | 232,072 | 60 | 40 | N | 7,418,009 | 7,418,009 | 130.75 | 648,744 | 166 |
| 167. Holyoke, Mass.[41] | 56,537 | 1,356,000 | 623,000 | 1,530,000 | 3,509,000 | N | ... | ... | ... | 3,509,000 | 1,979,000 | 35.00 | N | 167 |
| 168. Hamtramck, Mich. | 56,268 | 3,809,826 | 3,547,500 | 491,000 | 7,848,326 | 951,681 | 47 | 53 | ... | 6,896,645 | 6,405,645 | 113.84 | 83,390 | 168 |
| 169. Cedar Rapids, Ia. | 56,097 | Not Reported | | | | | | | | | | | | 169 |
| 170. York, Pa. | 55,254 | 1,262,500 | 1,971,000 | N | 3,233,500 | 415,427 | ... | ... | N | 2,818,073 | 2,818,073 | 51.00 | 46,100 | 170 |
| 171. Jackson, Mich. | 55,187 | Not Reported | | | | | | | | | | | | 171 |
| 172. Kalamazoo, Mich.[38] | 54,786 | 237,750 | 2,094,000 | 9,750 | 2,341,500 | 88,377 | 100 | ... | ... | 2,253,123 | 2,243,373 | 40.95 | 474,786 | 172 |
| 173. East Chicago, Ind. | 54,784 | Not Reported | | | | | | | | | | | | 173 |
| 174. McKeesport, Pa. | 54,632 | 1,334,000 | 1,560,000 | ..... | 2,894,000 | 133,219 | 3 | 97 | ... | 2,760,781 | 2,760,781 | 50.66 | 858,842 | 174 |
| 175. New Rochelle, N. Y. | 54,000 | 8,904,700 | 6,467,176 | ..... | 15,371,876 | 372,208 | 100 | ... | ... | 14,999,668 | 14,999,668 | 277.78 | 156,644 | 175 |
| 176. Macon, Ga. | 53,829 | 855,000 | 1,148,000 | 320,000 | 2,323,000 | N | ... | ... | ... | 2,323,000 | 2,003,000 | 37.59 | N | 176 |
| 177. Greensboro, N. C. | 53,569 | 5,439,152 | 869,000 | 2,741,848 | 9,050,000 | 333,899 | 83 | ... | 17 | 8,716,101 | 6,033,217 | 112.62 | 4,982,876 | 177 |
| 178. Austin, Texas | 53,120 | 3,430,000 | 1,202,000 | 1,424,500 | 6,056,500 | 109,098 | ... | ... | ... | 5,947,402 | 4,522,902 | 85.14 | N | 178 |
| 179. Highland Park, Mich. | 52,959 | 2,668,400 | 3,390,250 | 1,113,126 | 7,171,776 | 3,014,589 | 80 | 20 | ... | 4,157,187 | 3,044,061 | 57.48 | 40,700 | 179 |
| 180. Galveston, Texas | 52,938 | Not Reported | | | | | | | | | | | | 180 |
| 181. Waco, Texas | 52,848 | Not Reported | | | | | | | | | | | | 181 |
| 182. Fresno, Calif. | 52,513 | 461,500 | 3,555,000 | 2,520,000 | 6,536,500 | N | ... | ... | ... | 6,536,500 | 4,016,500 | 76.48 | N | 182 |
| 183. Hamilton, Ohio[42] | 52,176 | 965,550 | 1,618,500 | 964,670 | 3,548,720 | 167,220 | ... | 9 | 91 | 3,381,500 | 2,569,380 | 49.24 | 466,183 | 183 |
| 184. Durham, N. C. | 52,037 | 3,776,374 | 1,701,087 | 3,876,333 | 9,353,794 | 29,484 | 100 | ... | ... | 9,324,310 | 5,447,977 | 104.70 | 1,405,206 | 184 |
| 185. Columbia, S. C. | 51,581 | Not Reported | | | | | | | | | | | | 185 |
| 186. Cleveland Hts., Ohio | 50,945 | 1,883,761 | 6,194,514 | N | 8,078,275 | 514,811 | 100 | ... | ... | 7,563,464 | 7,563,464 | 148.46 | 1,559,675 | 186 |
| 187. Port Arthur, Texas | 50,902 | 4,597,200 | 2,113,000 | 863,500 | 7,573,700 | 391,644 | 51 | 49 | ... | 7,182,056 | 6,318,556 | 124.13 | 14,000 | 187 |
| 188. Dearborn, Mich. | 50,358 | 10,505,000 | 6,816,000 | 2,362,000 | 19,683,000 | 3,537,169 | 75 | 11 | 14 | 16,145,831 | 14,291,289 | 283.79 | 1,205,500 | 188 |
| 189. Kenosha, Wis. | 50,262 | 387,000 | 2,531,000 | 151,000 | 3,069,000 | N | ... | ... | ... | 3,069,000 | 2,918,000 | 58.06 | 729,977 | 189 |
| 190. Asheville, N. C. | 50,193 | Not Reported | | | | | | | | | | | | 190 |
| 191. Pueblo, Colo. | 50,096 | 403,000 | 1,476,000 | 1,385,000 | 3,264,000 | 193,583 | 15 | 2 | 83 | 3,070,417 | 1,847,164 | 36.94 | 1,399,300 | 191 |
| GROUP V | | | | | | | | | | | | | | |
| **Pop. 30,000 to 50,000** | | | | | | | | | | | | | | 192 |
| 192. Pittsfield, Mass. | 49,677 | Not Reported | | | | | | | | | | | | 193 |
| 193. Woonsocket, R. I. | 49,376 | Not Reported | | | | | | | | | | | | 194 |
| 194. Haverhill, Mass. | 48,710 | 1,004,000 | 169,000 | 209,000 | 1,382,000 | 22,000 | 100 | ... | ... | 1,360,000 | 1,151,000 | 23.63 | N | 195 |
| 195. New Castle, Pa. | 48,674 | 900,000 | 2,205,000 | N | 3,105,000 | 178,900 | 72 | 28 | ... | 2,926,100 | 2,926,100 | 60.12 | 255,030 | 196 |
| 196. Everett, Mass. | 48,424 | Not Reported | | | | | | | | | | | | |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt | | | | Sinking Fund | | | | Net Bonded Debt | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | General Improvement | Public School | Public Utility | Total | Total | General improvement (per cent) | Public school (per cent) | Public utility (per cent) | Total | Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
| 197. Jackson, Miss. | 48,282 | Not Reported | | | | | | | | | | | | 197 |
| 198. Phoenix, Ariz.[43] | 48,118 | 2,519,500 | 5,861,000 | 5,463,000 | 13,843,500 | 393,153 | 21 | 75 | 4 | 13,450,347 | 8,002,492 | 166.31 | 1,772,209 | 198 |
| 199. Stockton, Calif. | 47,963 | 6,019,500 | 940,000 | N | 6,959,500 | N | ... | ... | ... | 6,959,500 | 6,959,500 | 145.10 | ..... | 199 |
| 200. Brookline, Mass. | 47,490 | 902,475 | 1,114,500 | 298,000 | 2,314,975 | N | ... | ... | ... | 2,314,975 | 2,016,975 | 42.47 | ..... | 200 |
| 201. Elmira, N. Y. | 47,397 | 2,215,900 | 745,000 | 740,000 | 3,700,900 | N | ... | ... | ... | 3,700,900 | 2,960,900 | 62.45 | N | 201 |
| 202. Bay City, Mich. | 47,355 | 260,000 | 1,490,000 | 1,624,000 | 3,374,000 | 954,628 | 18 | 77 | 5 | 2,419,372 | 845,033 | 17.84 | 106,500 | 202 |
| 203. Berwin, Ill. | 47,027 | Not Reported | | | | | | | | | | | | 203 |
| 204. Clifton, N. J. | 46,875 | 3,415,959 | 2,169,400 | 4,991,422 | 10,576,781 | 143,381 | 55 | 45 | ... | 10,433,400 | 5,441,978 | 216.10 | 1,603,356 | 204 |
| 205. Aurora, Ill. | 46,589 | 677,494 | 645,000 | N | 1,322,494 | N | ... | ... | ... | 1,322,494 | 1,322,494 | 28.38 | 1,818,235 | 205 |
| 206. Muncie, Ind. | 46,548 | Not Reported | | | | | | | | | | | | 206 |
| 207. Stamford, Conn. | 46,346 | Not Reported | | | | | | | | | | | | 207 |
| 208. Waterloo, Ia. | 46,191 | 686,000 | 1,388,000 | 235,000 | 2,309,000 | 158,900 | 83 | ... | 17 | 2,150,100 | 1,941,700 | 42.03 | 20,700 | 208 |
| 209. Chelsea, Mass. | 45,816 | 1,390,900 | 622,500 | 68,000 | 2,081,400 | 400,538 | 100 | ... | ... | 1,680,862 | 1,612,862 | 35.20 | N | 209 |
| 210. Lexington, Ky. | 45,736 | 1,038,570 | 597,000 | N | 1,635,570 | 314,390 | 90 | 10 | ... | 1,321,180 | 1,321,180 | 28.89 | 134,488 | 210 |
| 211. Williamsport, Pa. | 45,729 | 845,700 | 1,111,900 | N | 1,957,600 | 395,760 | 46 | 54 | ... | 1,561,840 | 1,561,840 | 34.15 | 210,700 | 211 |
| 212. Portsmouth, Va. | 45,704 | 5,339,100 | 743,000 | 2,950,000 | 9,032,100 | 1,785,674 | 30 | ... | 70 | 7,246,426 | 5,541,838 | 121.25 | N | 212 |
| 213. Jamestown, N. Y.[44] | 45,155 | 1,200,481 | 1,471,500 | 631,500 | 3,303,481 | 83,543 | ... | ... | 100 | 3,219,983 | 2,671,981 | 59.17 | 657,400 | 213 |
| 214. Lorain, Ohio | 44,512 | 1,142,476 | 1,205,917 | 322,000 | 2,670,393 | ..... | ... | ... | ... | 2,670,393 | 2,348,393 | 52.76 | 1,186,500 | 214 |
| 215. Chicopee, Mass.[38] | 43,930 | 961,366 | 259,900 | 489,750 | 1,711,016 | N | ... | ... | ... | 1,711,015 | 1,221,266 | 27.80 | N | 215 |
| 216. Wichita Falls, Texas | 43,690 | 2,706,500 | 1,855,000 | 2,815,500 | 7,377,000 | 73,715 | 97 | 1 | 2 | 7,303,285 | 6,590,526 | 150.84 | N | 216 |
| 217. Battle Creek, Mich. | 43,575 | 1,686,500 | 1,126,500 | ..... | 2,813,000 | N | ... | ... | ... | 2,813,000 | 2,813,000 | 64.61 | ..... | 217 |
| 218. Perth Amboy, N. J.[38] | 43,516 | 2,071,500 | 1,823,000 | 2,564,000 | 6,458,500 | 866,384 | 12 | 45 | 43 | 5,592,116 | 3,402,816 | 78.20 | 559,600 | 218 |
| 219. Salem, Mass. | 43,353 | 921,000 | 446,500 | 313,000 | 1,680,500 | N | ... | ... | ... | 1,680,500 | 1,367,500 | 31.54 | ..... | 219 |
| 220. Amarillo, Texas | 43,132 | 3,185,000 | 1,991,000 | 1,891,000 | 7,067,000 | 358,546 | 52 | 48 | ... | 6,708,454 | 4,817,454 | 111.69 | ..... | 220 |
| 221. Columbus, Ga. | 43,131 | Not Reported | | | | | | | | | | | | 221 |
| 222. Joliet, Ill. | 42,993 | Not Reported | | | | | | | | | | | | 222 |
| 223. Cranston, R. I. | 42,911 | 1,497,500 | 2,459,000 | N | 3,956,500 | 329,365 | ... | ... | ... | 3,627,135 | 3,627,135 | 84.53 | N | 223 |
| 224. Portsmouth, Ohio | 42,560 | 2,250,800 | 2,155,600 | 939,000 | 5,345,400 | 576,470 | 57 | 13 | 30 | 4,768,930 | 4,002,649 | 94.04 | 1,625,583 | 224 |
| 225. Lima, Ohio | 42,287 | 3,605,266 | 677,000 | 708,000 | 4,990,266 | 68,900 | 77 | ... | 23 | 4,921,366 | 4,229,366 | 100.02 | 508,575 | 225 |
| 226. Council Bluffs, Ia. | 42,048 | Not Reported | | | | | | | | | | | | 226 |
| 227. Montclair, N. J. | 42,017 | 3,716,120 | 5,507,500 | 3,203,000 | 12,426,620 | 1,173,963 | 11 | 75 | 14 | 11,252,657 | 8,220,927 | 195.71 | 526,000 | 227 |
| 228. Dubuque, Ia.[45] | 41,679 | 1,357,063 | 977,000 | 563,000 | 2,897,063 | 562,961 | 38 | 31 | 31 | 2,334,102 | 2,235,094 | 53.63 | 389,600 | 228 |
| 229. Muskegon, Mich. | 41,390 | 2,162,000 | 2,597,316 | 348,000 | 5,107,316 | 213,740 | 76 | ... | 24 | 4,893,576 | 4,597,316 | 111.07 | 433,110 | 229 |
| 230. Warren, Ohio | 41,062 | 1,585,588 | 1,858,300 | 595,400 | 4,039,288 | 94,791 | ... | 8 | 92 | 3,944,497 | 3,436,097 | 83.68 | 628,450 | 230 |
| 231. Kearny, N. J. | 40,716 | 2,736,000 | 2,220,500 | 7,441,000 | 12,397,500 | 763,332 | 51 | 45 | 4 | 11,634,168 | 11,634,168 | 285.73 | 1,136,000 | 231 |
| 232. Fitchburg, Mass. | 40,692 | 1,177,000 | 99,000 | 498,600 | 1,774,600 | N | ... | ... | ... | 1,774,600 | 1,276,000 | 31.36 | N | 232 |
| 233. Lynchburg, Va. | 40,661 | 2,702,203 | 1,116,272 | 1,848,958 | 5,685,433 | 1,696,747 | 66 | ... | 34 | 3,988,686 | 2,714,728 | 66.76 | N | 233 |
| 234. St. Petersburg, Fla. | 40,425 | Not Reported | | | | | | | | | | | | 234 |
| 235. Poughkeepsie, N. Y. | 40,288 | Not Reported | | | | | | | | | | | | 235 |
| 236. Ogden, Utah | 40,272 | Not Reported | | | | | | | | | | | | 236 |
| 237. Oshkosh, Wis. | 40,108 | 773,000 | 656,000 | 164,500 | 1,593,500 | N | ... | ... | ... | 1,593,500 | 1,429,000 | 35.63 | 1,063 | 237 |
| 238. Anderson, Ind. | 39,804 | 477,201 | 733,000 | N | 1,210,201 | N | ... | ... | ... | 1,210,201 | 1,210,201 | 30.40 | 687,074 | 238 |
| 239. East Cleveland, Ohio | 39,667 | 1,419,250 | 2,715,000 | N | 4,134,250 | 728,000 | 50 | 50 | N | 3,406,250 | 3,406,250 | 85.86 | 295,880 | 239 |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt: General Improvement | Public School | Public Utility | Total | Sinking Fund: Total | General improvement (per cent) | Public school (per cent) | Public utility (per cent) | Net Bonded Debt: Total | Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 240. La Crosse, Wis. | 39,614 | 391,000 | 477,000 | 68,000 | 936,000 | 2,000 | 100 | ... | ... | 934,000 | 934,000 | 23.58 | 189,294 | 240 |
| 241. Butte, Mont. | 39,532 | Not Reported | | | | | | | | | | | | 241 |
| 242. Sheboygan, Wis. | 39,251 | 140,000 | 402,000 | 200,000 | 742,000 | N | ... | ... | ... | 742,000 | 542,000 | 13.81 | 151,264 | 242 |
| 243. Waltham, Mass. | 39,247 | Not Reported | | | | | | | | | | | | 243 |
| 244. Quincy, Ill. | 39,241 | N | 810,000 | 119,000 | 929,000 | N | ... | ... | ... | 929,000 | 810,000 | 20.64 | 767,000 | 244 |
| 245. Meriden, Conn. | 38,481 | Not Reported | | | | | | | | | | | | 245 |
| 246. Bloomfield, N. J. | 38,077 | 2,588,577 | 2,703,500 | 1,319,000 | 6,611,077 | 106,015 | 67 | N | 33 | 6,505,062 | 5,221,062 | 137.13 | 475,423 | 246 |
| 247. Rock Island, Ill. | 37,953 | Not Reported | | | | | | | | | | | | 247 |
| 248. Cumberland, Md. | 37,747 | Not Reported | | | | | | | | | | | | 248 |
| 249. San Bernardino, Cal. | 37,481 | 773,667 | 475,000 | 270,875 | 1,519,542 | 16,857 | N | 100 | N | 1,502,685 | 1,231,810 | 32.85 | N | 249 |
| 250. Green Bay, Wis. | 37,415 | Not Reported | | | | | | | | | | | | 250 |
| 251. Raleigh, N. C. | 37,379 | Not Reported | | | | | | | | | | | | 251 |
| 252. Taunton, Mass. | 37,355 | Not Reported | | | | | | | | | | | | 252 |
| 253. Santa Monica, Calif. | 37,146 | 2,200,500 | 1,753,000 | 1,255,250 | 5,208,750 | 114,461 | 53 | ... | 47 | 5,094,289 | 3,793,443 | 102.12 | 582,168 | 253 |
| 254. West New York, N. J. | 37,107 | 1,584,590 | 2,102,500 | N | 3,687,090 | 254,551 | 100 | ... | ... | 3,432,539 | 3,432,539 | 92.68 | 100,030 | 254 |
| 255. Hazleton, Pa. | 36,765 | 1,963,000 | 1,177,000 | N | 3,140,000 | 66,651 | 7 | 93 | ... | 3,073,349 | 3,073,349 | 83.59 | N | 255 |
| 256. Danville, Ill. | 36,765 | 151,000 | 489,400 | N | 640,400 | N | ... | ... | ... | 640,400 | 640,400 | 17.42 | 506,000 | 256 |
| 257. High Point, N. C.[46] | 36,745 | 346,000 | 1,091,000 | 3,807,000 | 5,244,000 | 353,510 | ... | ... | ... | 4,890,490 | 1,083,490 | 29.49 | ..... | 257 |
| 258. Auburn, N. Y. | 36,652 | 1,514,154 | 642,000 | 352,500 | 2,508,654 | 33,408 | ... | ... | 100 | 2,475,246 | 2,156,153 | 58.83 | 181,549 | 258 |
| 259. Zanesville, Ohio | 36,440 | Not Reported | | | | | | | | | | | | 259 |
| 260. Superior, Wis. | 36,113 | 733,138 | 1,250,100 | N | 1,983,238 | 20,100 | 33 | 67 | N | 1,963,138 | 1,963,138 | 54.36 | N | 260 |
| 261. Arlington, Mass. | 36,094 | 478,500 | 973,000 | 219,000 | 1,670,500 | 133,413 | 100 | ... | ... | 1,537,087 | 1,318,087 | 36.52 | N | 261 |
| 262. Norwalk, Conn.[38] | 36,019 | 2,751,500 | 1,037,000 | 1,283,500 | 5,072,000 | 611,874 | 70 | ... | 30 | 4,460,126 | 3,358,965 | 93.25 | ..... | 262 |
| 263. Elgin, Ill. | 35,929 | 865,264 | 260,000 | 60,000 | 1,185,264 | 10,812 | ... | ... | 100 | 1,174,452 | 1,125,264 | 31.32 | 1,289,540 | 263 |
| 264. Norristown, Pa. | 35,853 | 1,035,000 | 1,368,500 | N | 2,403,500 | 485,349 | 23 | 77 | N | 1,918,151 | 1,918,151 | 53.50 | N | 264 |
| 265. White Plains, N. Y. | 35,830 | 4,884,871 | 7,232,000 | 1,830,800 | 13,947,671 | 164,884 | 30 | 3 | 67 | 13,782,787 | 12,061,801 | 336.64 | ..... | 265 |
| 266. Revere, Mass. | 35,680 | 1,430,593 | 783,500 | 229,000 | 2,443,093 | N | ... | ... | ... | 2,443,093 | 2,214,093 | 62.05 | ..... | 266 |
| 267. Steubenville, Ohio | 35,422 | 410,717 | 697,750 | 34,994 | 1,143,461 | 40,968 | 7 | 53 | 40 | 1,102,493 | 1,083,999 | 30.60 | 118,600 | 267 |
| 268. Orange, N. J. | 35,399 | Not Reported | | | | | | | | | | | | 268 |
| 269. Alameda, Calif.[38] | 35,033 | 204,675 | 1,335,525 | 4,590,000 | 6,130,200 | N | ... | ... | ... | 6,130,200 | 1,630,200 | 46.53 | 111,298 | 269 |
| 270. Lewiston, Me. | 34,948 | 1,195,000 | ..... | 363,000 | 1,558,000 | 225,000 | 100 | ... | ... | 1,333,000 | 970,000 | 27.75 | ..... | 270 |
| 271. Watertown, Mass. | 34,913 | 503,000 | 980,000 | 16,000 | 1,499,000 | N | ... | ... | ... | 1,499,000 | 1,483,000 | 42.48 | N | 271 |
| 272. Amsterdam, N. Y. | 34,817 | 685,500 | 2,048,800 | 70,000 | 2,804,300 | 118,245 | 63 | 13 | 24 | 2,686,055 | 2,643,887 | 75.97 | 34,304 | 272 |
| 273. West Allis, Wis. | 34,617 | 919,000 | 1,138,000 | 305,000 | 2,362,000 | N | ... | ... | ... | 2,362,000 | 2,362,000 | 68.13 | 1,180,225 | 273 |
| 274. New Brunswick, N. J. | 34,555 | 1,695,000 | 1,349,000 | 1,257,000 | 4,301,000 | N | ... | ... | ... | 4,301,000 | 3,238,442 | 93.72 | 342,900 | 274 |
| 275. Easton, Pa. | 34,468 | Not Reported | | | | | | | | | | | | 275 |
| 276. Plainfield, N. J. | 34,422 | 2,584,000 | 1,955,000 | N | 4,539,000 | 215,917 | 47 | 53 | ... | 4,323,083 | 4,323,083 | 125.59 | 326,000 | 276 |
| 277. Newport News, Va. | 34,417 | 2,343,000 | 1,001,500 | 3,064,000 | 6,408,500 | 750,127 | 100 | ... | ... | 5,658,373 | 2,594,373 | 75.38 | N | 277 |
| 278. Santa Barbara, Calif. | 33,613 | 1,448,625 | 2,209,625* | 631,000 | 4,289,250 | 82,722 | 74 | ... | 26 | 4,206,528 | 4,206,528 | 125.14 | N | 278 |
| 279. Paducah, Ky. | 33,541 | Not Reported | | | | | | | | | | | | 279 |
| 280. Mansfield, Ohio | 33,525 | 692,135 | 926,000 | 130,000 | 1,748,135 | 87,504 | 100 | ... | ... | 1,660,631 | 1,530,631 | 45.66 | 169,650 | 280 |
| 281. Joplin, Mo. | 33,454 | Not Reported | | | | | | | | | | | | 281 |
| 282. Waukegan, Ill. | 33,449 | Not Reported | | | | | | | | | | | | 282 |
| 283. Norwood, Ohio | 33,411 | Not Reported | | | | | | | | | | | | 283 |
| 284. Sioux Falls, S. Dak.[38] | 33,362 | 630,000 | 1,382,000 | 290,000 | 2,302,000 | 1,202,625 | 10 | 77 | 13 | 1,099,375 | 964,997 | 28.92 | N | 284 |

BONDED DEBT OF 254 CITIES AS AT JANUARY 1, 1934—(Continued)

| City | Census 1930 | Gross Bonded Debt: General Improvement | Gross Bonded Debt: Public School | Gross Bonded Debt: Public Utility | Gross Bonded Debt: Total | Sinking Fund: Total | Sinking Fund: General improvement (per cent) | Sinking Fund: Public school (per cent) | Sinking Fund: Public utility (per cent) | Net Bonded Debt: Total | Net Bonded Debt: Excluding self-supporting | Per capita excluding self-supporting | Total gross special assessment debt | No. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 285. Colorado Springs, Colo.[38] | 33,237 | 591,000 | 902,000 | 2,131,000 | 3,624,000 | 402,000 | ... | ... | 100 | 3,222,000 | 1,493,000 | 44.92 | 233,300 | 285 |
| 286. Elkhart, Ind. | 32,949 | 138,000 | 675,000 | 1,214,000 | 2,027,000 | 64,902 | 47 | N | 53 | 1,962,098 | 782,517 | 23.75 | ..... | 286 |
| 287. Kokomo, Ind. | 32,843 | 107,500 | 530,000 | N | 637,500 | N | ... | ... | ... | 637,500 | 637,500 | 19.41 | ..... | 287 |
| 288. Laredo, Texas | 32,618 | Not Reported | | | | | | | | | | | | 288 |
| 289. Tucson, Ariz. | 32,506 | 1,741,000 | 545,600 | 926,500 | 3,213,100 | 669,319 | 50* | ... | 50 | 2,543,781 | 1,614,281 | 49.66 | 621,055 | 289 |
| 290. Richmond, Ind. | 32,493 | 231,000 | 645,000 | N | 876,000 | 13,024 | 100 | N | N | 862,976 | 862,976 | 26.56 | ..... | 290 |
| 291. Rome, N. Y. | 32,338 | 679,717 | 785,000 | 144,000 | 1,608,717 | N | ... | ... | ... | 1,608,717 | 1,464,717 | 45.29 | 146,880 | 291 |
| 292. Wilmington, N. C. | 32,270 | 2,215,665 | 1,000,000* | 975,835 | 4,191,500 | 44,238 | 50 | ... | 50 | 4,147,262 | 3,193,546 | 98.96 | 105,065 | 292 |
| 293. Moline, Ill. | 32,236 | N | 460,000 | 341,000 | 801,000 | N | ... | ... | ... | 801,000 | 460,000 | 14.27 | 644.657 | 293 |
| 294. Watertown, N. Y. | 32,205 | 1,267,785 | 1,422,650 | 828,000 | 3,518,435 | 219,480 | 55 | 45 | ... | 3,298,955 | 2,470,955 | 76.72 | 74,978 | 294 |
| 295. Muskogee, Okla. | 32,026 | 1,924,093 | 1,274,000 | 474,000 | 3,668,093 | 1,244,589 | ... | N | ... | 2,423,504 | 1,949,504 | 60.92 | 520,000 | 295 |
| 296. Meridian, Miss. | 31,954 | Not Reported | | | | | | | | | | | | 296 |
| 297. Pensacola, Fla. | 31,597 | 2,715,000 | 576,000* | 350,000 | 3,641,000 | 618,765 | 100 | ... | ... | 3,022,235 | 3,022,235 | 95.70 | 143,500 | 297 |
| 298. Nashua, N. H. | 31,463 | 1,043,500 | 438,500 | N | 1,482,000 | 280,337 | ... | ... | ... | 1,201,663 | 1,201,663 | 38.19 | N | 298 |
| 299. Fort Smith, Ark. | 31,429 | Not Reported | | | | | | | | | | | | 299 |
| 300. Port Huron, Mich. | 31,361 | 1,111,959 | 512,000 | 194,000 | 1,817,959 | 2,393 | 100 | ... | ... | 1,815,566 | 1,621,566 | 51.71 | 280,977 | 300 |
| 301. Newburgh, N. Y. | 31,275 | 1,111,462 | 1,096,472 | 703,231 | 2,911,165 | 82,600 | 100 | ... | ... | 2,828,565 | 2,125,334 | 67.96 | ..... | 301 |
| 302. Marion, Ohio | 31,084 | 1,083,500 | 1,175,500 | N | 2,259,000 | N | ... | ... | ... | 2,259,000 | 2,259,000 | 72.67 | 260,500 | 302 |
| 303. Bloomington, Ill. | 30,930 | 245,000 | N | 1,419,000 | 1,664,000 | 62,500 | 100 | N | N | 1,601,500 | 182,500 | 59.00 | 415,000 | 303 |
| 304. Hagerstown, Md. | 30,861 | 2,324,000 | 1,247,000 | 2,905,000 | 6,476,000 | N | ... | ... | ... | 6,476,000 | 1,421,000 | 46.04 | N | 304 |
| 305. Bellingham, Wash.[47] | 30,823 | 518,000 | N | 554,500 | 1,072,500 | N | ... | ... | ... | 1,072,500 | 518,000 | 16.81 | 540,655 | 305 |
| 306. Baton Rouge, La. | 30,729 | Not Reported | | | | | | | | | | | | 306 |
| 307. Newark, Ohio | 30,596 | 738,993 | 846.000 | 312,000 | 1,896,993 | 166,064 | 16 | ... | 84 | 1,730,929 | 1,558,951 | 50.95 | 327,272 | 307 |
| 308. Everett, Wash. | 30,567 | 1,472,000 | 367,000 | 1,803,000 | 3,642,000 | 510,799 | 30 | 4 | 66 | 3,131,201 | 1,666,415 | 54.52 | 383,000 | 308 |
| 309. Santa Ana, Calif. | 30,322 | 538,505 | 1,512,000 | 168,915 | 2,219,420 | 181,756 | 17 | 75 | 8 | 2,037,664 | 1,883,692 | 62.12 | 1,332,882 | 309 |
| 310. Alton, Ill. | 30,151 | Not Reported | | | | | | | | | | | | 310 |
| **Canadian Cities** | | | | | | | | | | | | | | |
| 1. Montreal, Que.[48] | 818,577 | 135,330,129 | 31,795,000 | 50,839,632 | 217,964,761 | 29,440,710 | 85 | 15 | ... | 188,524,051 | 137,684,419 | 168.20 | 50,885,036 | 1 |
| 2. Toronto, Ont.[49] | 626,674 | 59,156,755 | 28,262,672 | 90,064,674 | 177,484,101 | 24,578,053 | 30 | 22 | 48 | 152,906,048 | 74,718,856 | 119.22 | 16,303,500 | 2 |
| 3. Vancouver, B. C. | 246,593 | 53,360,727 | 10,398.176 | 6,014,258 | 70,773,161 | 18,223,125 | 78 | 14 | 8 | 51,550,036 | 47,018,354 | 190.66 | 7,397,947 | 3 |
| 4. Winnipeg, Man.[50] | 218,785 | 11,161,249 | 8,250,000 | 35,621,564 | 55,032,813 | 21,733,226 | 34 | 13 | 53 | 33,299,587 | 9,197,620 | 42.04 | 10,875,057 | 4 |
| 5. Hamilton, Ont.[51] | 153,507 | 15,546,034 | 5,299,629 | 8,664,498 | 29,510,161 | 2,649,554 | 50 | ... | 50 | 26,860,607 | 19,519,315 | 127.16 | 2,243,901 | 5 |
| 6. Quebec, Que.[52] | 130,594 | 18,131,923 | 6,580,000 | 8,184,405 | 32,896,328 | 2,907,257 | 61 | 39 | ... | 29,989,071 | 21,804,666 | 166.96 | ..... | 6 |
| 7. Ottawa, Ont.[53] | 126,872 | 13,029,983 | 3,984,945 | 6,451,094 | 23,466,022 | 5,695,434 | 43 | 18 | 39 | 17,770,588 | 13,520,618 | 106.57 | ..... | 7 |
| 8. Calgary, Alta.[54] | 83,761 | 9,481,231 | 2,855,033 | 11,025,689 | 23,361,953 | 9,658,757 | 45 | ... | 55 | 13,703,196 | 8,034,384 | 95.92 | 3,147,727 | 8 |
| 9. Edmonton, Alta.[55] | 79,197 | 21,706,993 | 4,073,105 | 6,943,777 | 32,723,875 | 9,206,514 | 71 | 7 | 22 | 23,517,361 | 18,577,250 | 234.57 | 2,882,789 | 9 |
| 10. London, Ont. | 71,148 | Not Reported | | | | | | | | | | | | 10 |
| 11. Windsor, Ont.[56] | 63,108 | 5,956,646 | 4,249,348 | 3,200,478 | 13,406,472 | 256,131 | ... | 53 | 47 | 13,150,341 | 10,070,381 | 159.57 | ..... | 11 |
| 12. Verdun, Que. | 60,745 | 6,666,900 | 1,698,973 | 300,000 | 8,665,873 | 1,695,114 | 86 | 8 | 6 | 6,970,759 | 6,970,759 | 114.75 | 1,751,700 | 12 |
| 13. Halifax, N. S. | 59,275 | Not Reported | | | | | | | | | | | | 13 |
| 14. Regina, Sask.[57] | 53,209 | 5,955,626 | 2,514,479 | 6,804,874 | 15,274,979 | 5,974,457 | 44 | 7 | 49 | 9,300,521 | 5,398,674 | 101.79 | 2,597,963 | 14 |
| 15. St. John, N. B. | 47,514 | Not Reported | | | | | | | | | | | | 15 |
| 16. Saskatoon, Sask.[58] | 43,291 | 5,836,211 | 2,858,826 | 4,821,141 | 13,516,178 | 4,639,819 | 40 | 10 | 50 | 8,876,359 | 6,380,384 | 147.38 | 2,730,858 | 16 |
| 17. Victoria, B. C. | 39,082 | 11,014,067 | 1,260,615 | 3,766,111 | 16,040,794 | 4,266,369 | 59 | 23 | 18 | 11,774,425 | 8,763,881 | 224.24 | 22,800 | 17 |
| 18. Three Rivers, Que. | 35,450 | Not Reported | | | | | | | | | | | | 18 |

*=Estimated. N.=None.

[1]*New York City.* Utility bonds include rapid transit (subway), $744,909,889, and docks, $175,981,644; general bonds include assessment bonds, $97,682,000; general sinking fund includes school. The water utility is self-supporting; subway and docks partially self-supporting.

[2]*Chicago.* General bonds include sanitary district bonds, $128,131,122, 86 per cent of the total debt of the district, which is the proportion of taxable values within the city. County debt, $45,543,210, and forest preserve district debt (co-extensive with the county), $14,791,500, are not included; 84 per cent of the taxable values are within the city. Utility bonds include light and power, $6,436,000.

[3]*Philadelphia.* General bonds include utility debt. There is no county debt. Net self-supporting debt estimated at $60,000,000.

[4]*Detroit.* Utility bonds include street railway, $32,553,000. and lighting, $21,475,000.

[5]*Los Angeles.* General bonds include flood control, $13,139,042, and county, $3,614,080, based upon proportion of taxable values within the city; utility bonds include light and power, $34,108,000, harbor, $21,008,500, and metropolitan water district, $12,104,064. School bonds are issued by the county, the city's pro-rated share of 86 per cent being reported. School, flood control, and county debt data are as at June 30, 1933.

[6]*Cleveland.* Utility bonds include light and power, $5,317,000.

[7]*Baltimore.* In addition to water debt, conduit and certain harbor terminal debt, reported under general bonds, are deducted as self-supporting.

[8]*Boston.* Utility bonds include rapid transit, $58,996,700, and traffic tunnel, $17,200,000. County debt, borne entirely by the city, is not included.

[9]*San Francisco.* Utility bonds include street railway, $2,202,300. $6,000,000 bonds of Golden Gate and Highway District, of which the city comprises 85 per cent, not included.

[10]*Milwaukee.* General bonds include metropolitan sewerage area bonds, $19,808,749, 79 per cent of the total, based upon the proportion of taxable values within the city.

[11]*Minneapolis.* Utility bonds include light and power, $50,000, market, $20,000, and terminal, $609,000.

[12]*New Orleans.* General bonds include sewerage, water and drainage bonds, $8,818,000. Utility bonds include Public Belt Railroad, $3,000,000. Debt reported does not include Public Belt Bridge bonds, $6,000,000, port bonds, $39,295,000, and Orleans levee district bonds, $16,585,000.

[13]*Cincinnati.* Utility bonds include rapid transit, $6,100,000, airport, $911,000, and Cincinnati Southern Railway, $21,832,000. The annual rental of the railway exceeds the debt charges, being equivalent to debt charges on $10,000,000 general bonds.

[14]*Newark.* Utility bonds include street railway, $8,981,000, and docks, $15,280,000.

[15]*Seattle.* Utility bonds include light and power, $30,602,000, and street railway, $9,447,000. School debt includes 98.7 per cent of district number one, based on ratio of assessed value within the city.

[16]*Indianapolis.* General bonds include park district, $2,940,780, and sanitary district, $3,627,500.

[17]*Jersey City.* Utility bonds include dock, $251,000.

[18]*Louisville.* The city sinking fund owns the capital stock of the Louisville Water Company, estimated to be worth more than $25,000,000.

[19]*Portland.* General bonds include dock, $7,299,800, and city's share (93 per cent) of port bonds, $3,076,000. Utility bonds include golf, $106,000. City's share of school (97.08 per cent) is shown; city's share of county (90.59 per cent), $12,582,500, is not included.

[20]*Houston.* Utility bonds include gas, $327,000.

[21]*Columbus.* Utility bonds include light and power, $1,730,000.

[22]*Denver.* Utility bonds include city's portion (88 per cent) of Moffat Tunnel District bonds.

[23]*Oakland.* Utility bonds include city's portion (60 per cent) of East Bay Municipal Utility District.

[24]*Omaha.* Utility bonds include gas, $2,849,000.

[25]*Dayton.* Utility bonds include sewerage, $700,000, and bonds issued against delinquent taxes, $340,000. City's portion of Miami flood conservancy district bonds not included.

[26]*Richmond.* Utility bonds include light and power, $300,000, and gas, $3,349,550.

[27]*Nashville.* Utility bonds include light and power, $89,000.

[28]*Long Beach.* Utility bonds include gas, $3,658,000.

[29]*Norfolk.* Utility bonds include dock, $5,461,000; general sinking fund includes school.

[30]*Jacksonville.* Utility bonds include light and power, $1,387,500, street railway, $155,000, and docks and terminals, $2,325.000.

[31]*Kansas City, Kansas.* Utility bonds include light and power, $2,344,000.

[32]*Miami.* Utility bonds include street railway, $1,002,000; school debt is city's portion of Dade County school bonds.

[33]*Tacoma.* Utility bonds include light and power, $7,959,000. street railway, $343,000, and garbage and refuse, $69,000.

[34]*Lynn.* General bonds include school.

[35]*Duluth.* Utility bonds include gas, $607,845.

[36]*Sacramento.* Utility bonds include harbor, $145,000.

[37]*Berkeley.* Utility bonds comprise city's portion (one-seventh) of total water district debt, $65,000,000.

[38]In the following cities, utility bonds include lighting, for the amount shown,—*Lansing,* $2,150,000; *Pasadena,* $330,575; *Springfield, Ill.,* $235,000; *Glendale,* $52,000; *Kalamazoo* $7,000; *Chicopee,* $24,750; *Perth Amboy,* $150,000; *Norwalk,* $22,500; *Alameda,* $90,000; *Sioux Falls,* $50,000; *Colorado Springs,* $1,130,000.

[39]*New Britain.* Utility bonds include conduit, $449,000.

[40]*Beaumont.* Utility bonds include wharves, $1,708,250.

[41]*Holyoke.* Utility bonds include light and power, $938,000, and Holyoke & Westfield R. R., $145,000.

[42]*Hamilton.* Utility bonds include light and power, $518,000, and gas, $235,670.

[43]*Phoenix.* Utility bonds include street railway, $660,000.

[44]*Jamestown.* Utility bonds include light, $120,000, and market, $17,500.

[45]*Dubuque.* Utility bonds include docks, $291,000.

[46]*High Point.* Utility bonds include light, $29,000, and sewer, $1,665,000.

[47]*Bellingham.* Utility bonds include port, $246,500.

[48]*Montreal.* General bonds include hospital bonds, $1,500,000, guaranteed by the city; utility bonds include conduits, $5,500,000; school bonds include Catholic school, $23,870,000; general sinking fund includes utilities.

[49]*Toronto.* Utility bonds include light and power, $27,036,400; street railway, $31,318,760; Canadian National Exhibition, $3,095,200, of which 65 per cent of the debt is carried by taxation; Royal Winter Fair, $1,618,076, 50 per cent carried by taxation, abattoir, $304,000; ferries, $70,000; and housing, $396,000, about 15 per cent carried by taxation. School debt includes Roman Catholic separate schools, $2,300,000 not issued by the city, with sinking fund for same $1,135,795 included with sinking fund reported. Debt reported does not include Harbour Commission, $22,108,000, on which debt charges of $1,357,601 are met through taxation.

[50]*Winnipeg.* Utility bonds include light, $25,727,000, housing $2,150,000, and steam heating, $1,500,000.

[51]*Hamilton.* Utility bonds include light, $3,203,216.

[52]*Quebec.* Utility bonds include housing, $892,898.

[53]*Ottawa.* Utility bonds include light, $923,627. General bonds include special assessment bonds.

[54]*Calgary.* General bonds include hospitals, $325,095; utility debt includes light, $3,037,872; and street railway, $2,812,886.

[55]*Edmonton.* Utility bonds include light, $1,563,674; street railway, $1,025,893; and telephone, $1,085,394.

[56]*Windsor.* Utility bonds include light, $1,415,144, and housing, $966,854. Roman Catholic separate school bonds of $1,150,942 not included.

[57]*Regina.* Utility debt includes light and power, $2,321,920, and street railway, $2,008,018.

[58]*Saskatoon.* Utility debt includes light, $2,181,447, and street railway, $1,376,419.

# NEWS OF THE MONTH

NOTES AND EVENTS
*Edited by H. M. Olmsted*

**City Manager Developments.**—The civic affairs committee of the Chicago Association of Commerce has made the city manager plan for Chicago its program feature for the current year; and there are other evidences of an active interest in a city manager movement for that city.

Clifton, N. J., with a population of 46,875, voted on May 1 to adopt the manager plan, 4,343 to 2,458. Seven councilmen will be elected on May 29 to take office June 26. In Toledo, Ohio, petitions are being circulated asking that a proposal to adopt the council-manager plan with proportional representation be placed on the November ballot. Sioux Falls, South Dakota, (population 33,362), on May 7 defeated a proposal for the council-manager plan, by a vote of 3,950 to 6,766.

*

**Reno Goes to Bat for the Manager Plan.**—The REVIEW for October 1932 (page 607) contained an account of the launching of a campaign in Reno by a representative charter committee for a city manager charter drafted by the National Municipal League. Since that time the movement has languished because of the preoccupation of everyone in the city with the closing of the banks.

Now, however, the campaign has been actively revived. Prominent advertisements have been printed in the papers and the city is being systematically covered for signatures to the charter amendment petitions. Under Nevada law if sixty per cent of the registered voters sign it will not be necessary to hold an election, but the amendment will automatically go into effect.

Proportional representation, which was originally included in the charter, has been omitted because of constitutional questions. A separate amendment to secure it may be undertaken later.

The drive for adoption is under the direction of C. R. Pugh, attorney and former member of the South Carolina legislature, who is chairman of the charter committee and has been the prime mover in the campaign since its inception.

*

**Women Voters Hold Convention.**—The National League of Women Voters held its annual convention in Boston during the last week in April, with an attendance of nearly 800, 280 of whom were full delegates representing thirty-nine states. Among subjects that received special attention were the need of reform in the tax systems to provide adequate revenue for essential services through equitable distribution of taxes; the question of federal aid to schools; the relation of the federal government to economic welfare and to the consumer in particular; and the improvement in the character of governmental services through the merit system.

*

**Detroit's Wayne University.**—At the opening of the second semester of the academic year, 1933-34, the reorganized municipal colleges of Detroit assumed the name of Wayne University, discarding the confusing and cumbersome title of Colleges of the City of Detroit.

The constituent units of Wayne University are the colleges of arts and sciences, education, medicine and surgery, pharmacy, and engineering. Affiliated with the institution, and likewise municipally supported, are a law school and a graduate school.

Governed by the school inspectors of De-

troit, the group of municipal colleges had grown somewhat haphazardly, without positive integration. During the past two years serious attention was devoted to this problem of correlation and regularization of status. In the summer of 1933, the board of education, composed of seven school inspectors, passed a series of regulatory by-laws for the government of the composite Colleges of the City of Detroit. By this basic act, the semi-autonomous status of the separate units was terminated; integration was effected by the creation of the posts of president and vice-president and the formation of a university council and a cabinet of deans.

Under the statutes of Michigan authorizing the school district of Detroit to maintain a full collegiate program, the board of education is charged with the duty of governing the institution. By other legal provisions the post of president is filled by the superintendent of the public schools of Detroit. Thus the university is as much a part of the public school system of Detroit as are the secondary or elementary schools.

CHARLES W. SHULL
Wayne University

*

**Salaries and Tenure of City Officials.**—The salaries of mayors, city managers, and fifteen other department heads in American cities of over 30,000 population were reduced on an average of about 14 per cent between January 1930 and January 1934, according to data in the latest edition of the *Municipal Year Book*, published by the International City Managers' Association. The smaller cities are shown to have cut salaries more drastically than the larger ones. Since the beginning of 1934 many cities have restored part or all of the salary cuts.

The average length of service of municipal officials is reported to be approximately seven years, librarians, with an average of twelve years, holding a record of the longest service as a class.

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**A Youth Movement for Municipal Reform.**—In New York City, two hundred young men and women at a meeting May 1 at the City Club launched the New York City Youth Movement, as a nonpartisan, nonsectarian group working for the political and social rehabilitation of the city.

Ellis Chadbourne, the temporary chairman, stated that the specific objectives of the organization include charter revision, the council-manager plan, proportional representation, comprehensive city planning, public housing, and municipal ownership of public utilities.

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**Annual Meeting of New York Mayors.**—The New York State Conference of Mayors and other Municipal Officials will celebrate its silver anniversary at its annual meeting in Jamestown, N. Y., on June 12, 13, and 14. Among the subjects to be discussed are: what American municipalities can learn from European cities, municipal electric light plants, municipal motor equipment, effect of changes in population on state and municipal government, new opportunities for improved housing conditions in New York State cities, organization and administration of police departments, restricting future municipal borrowing, relief work plans, federal legislation and regulations affecting municipalities, an analysis of the municipal building codes of New York State, handling traffic violations, and municipal reorganization.

The fire chiefs, city and village clerks, city and village engineers, purchasing officials, and sewage works operators will hold their annual meetings at the same time and place. There will also be training schools for city and village clerks and for purchasing officials.

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**Emergency Grants to States.**—Grants of the Federal Emergency Relief Administration during May included $1,000,000 each to the states of Tennessee and Washington for general unemployment relief and work program and rural rehabilitation program; $225,000 to Rhode Island and $150,000 to New Hampshire for the same purposes; additional grants for general relief purposes of $1,000,000 to New Jersey, $200,000 to Utah, and $50,000 to Wyoming.

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**To Foster Caution as to Street-Lighting Economy.**—One of the simplest and most obvious means of effecting a noticeable economy is in reducing the amount of street lighting. Such a reduction may be found to entail increased costs, monetary or otherwise, because of more traffic accidents and crime. Realizing this danger, the New Jersey League of Municipalities has appointed a committee on street and highway lighting and safety

to study the street-lighting situation in that state and to help preserve adequate standards of lighting. It will endeavor to further the application of street lighting in an economical but effective manner and determine the safe limits of lighting reduction. Data on the value of street lighting from the general standpoint will be gathered. The committee includes street-lighting engineers and traffic and safety officials, and there is an advisory council of illuminating and safety engineers.

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**Police Progress.**—A survey recently made by the American Municipal Association shows a very active growth in the use of police radios in the last two and a half years. While police costs have not been generally reduced thereby, the efficiency of the police is stated to have more than doubled. As one indication of this, seventy city police departments reported an increase of about 25 to 50 per cent in the number of arrests since the installation of the radio. But even from the cost standpoint, some cities report substantial savings through the elimination of patrolmen.

At least fifty-five municipal police radio systems serve surrounding territory also, aside from which there are also several state police radio systems.

Most existing installations are simply one-way systems, but the advantages of two-way radios are being more and more considered, these advantages including the elimination of repetition of calls, thus fostering speed, less necessity for call-boxes, greater secrecy, intercommunication among police cars, and facility in summoning aid for police-car occupants.

In several states police training schools have recently been conducted, including Ohio, which held its first crime school at the state university. For five days police officers from all parts of the state studied penal administration, criminal identification, street and highway traffic, police communication, scientific crime detection, uniform crime records and reporting, crime prevention, and the powers and duties of police officers.

Michigan police attended four series of lectures at an institute for law enforcement officers held on alternate Mondays of March and April this year at the University of Michigan. Lectures of the institute, first of its kind in the state, were devoted mainly to utilization of medical knowledge in detecting crime.

Police officers of Oklahoma, to the number of forty, representing 197 years of police experience, held a conference recently at Ardmore, Okla., to exchange views on apprehending criminals and the preservation of law and order. A comprehensive practical training school program is planned as a permanent feature of police work in the state.

California, Colorado, Kansas, Minnesota, New York, Texas, Virginia, and Wisconsin are among other states which hold schools for their policemen.

## COUNTY AND TOWNSHIP GOVERNMENT

*Edited by Paul W. Wager*

**Wisconsin—Referenda on Adoption of Small Board of Commissioners in Six Counties.**—At the spring elections on April 3 the voters of six Wisconsin counties held referenda under a permissive statute of 1921 to determine whether large unwieldy boards of supervisors should be replaced by small boards of county commissioners. In two of these counties, Douglas and Sawyer, the commissioner plan won by a close vote; in Washburn County it lost by only nine votes; while in Eau Claire, Crawford, and Dane Counties the old supervisor type of board was retained by substantial majorities. Five out of seventy-one Wisconsin counties now operate with small boards of five to seven commissioners, Burnett County having gone over to the small board in 1923, Rusk in 1928, and Vilas in 1933.

An analysis of the vote in the three populous counties in which the commissioner plan lost shows a marked rural-urban cleavage. In Dane County, for example, outside the city of Madison and three adjacent suburban governmental units, only two rural towns voted in favor of discarding a board of eighty-one for one of nine members. Such arguments as that a small board elected by equal population districts would give more equitable representation to all parts of the county, be more responsive to public opinion, and operate with greater dispatch and efficiency, could not avail against the active opposition of the county political machine and the entire village press. In Eau Claire County every local unit recorded a majority against the small board, although in the city of Eau Claire the ma-

jority was decidedly less than in rural areas.

The slight progress realized under this permissive legislation in Wisconsin over a period of thirteen years is evidence of how slow and difficult county government reform is likely to be if it depends entirely upon local initiative.

WALTER R. SHARP
University of Wisconsin

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**Wisconsin—Consolidation in Milwaukee County Being Studied.**—The joint committee on consolidation in Milwaukee County (Wisconsin), through six sub-committees, has been studying the following variety of subjects: legal problems in the consolidation of governmental units, involving constitutional amendments; general government, including legislative, executive and judicial; protection to persons and property, including fire, police, inspection services and registration of deeds and mortgages; conservation of health, charities, hospitals, and corrective institutions; sanitary engineering and highways; and education and recreation.

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**Virginia—Supreme Court Clears the Way for Induction of County Managers.**—County office holders in Virginia have put up the biggest opposition to the new forms of county government. They have carried their last ditch fight to the courts. In September, 1933, the electors of Henrico County adopted the county manager form of government. In November members of a new board of supervisors were elected from the county at large and were to take office the following January and install the new form of government. The old board elected from districts for a four-year term refused to vacate their offices, asserting their right to serve out their terms and to elect the new county manager. On a bill to enjoin the case went to the trial court which, to the dismay of those interested in the new county government having an auspicious start, held in favor of the old board. The case was carried to the supreme court of appeals (Lipscomb v. Nuckols, 172 S. E. 886) where the decision was in favor of the newly elected board qualifying the following year, as provided by the act, and then establishing the new form of government. The court held that the amended section to the Virginia constitution which enabled the general assembly to provide for new forms of county government to become effective when adopted by majority of county voters includes the power to abolish old forms of government and offices, which incidentally might result in ousting officers before the expiration of their terms.

Albemarle County voters adopted the county executive form of government in May 1933. A new board of supervisors, elected in November of the same year, took office in January 1934 and appointed H. A. Haden to the offices of county executive and director of finance. G. S. Hamm, the county treasurer under the old form of government, refused to vacate his office in favor of Haden, holding that the legislative act which abolished his office before the expiration of his term was contrary to the Virginia constitution. Haden filed mandamus proceedings to compel Hamm to turn over all the books and other insignia of his office. The supreme court of appeals (Haden v. Hamm, 172 S. E. 891) awarded the mandamus on authority of Lipscomb v. Nuckols, supra.

JAMES E. PATE
William and Mary College

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**South Carolina—Actions of the Legislature.**—The eightieth general assembly of South Carolina adjourned April 14, after a session of ninety-six days. While no important bills were passed which directly affect county government, several were passed which affect rural life and rural taxpayers and indirectly involve county government. Important measures passed include:

A fifty per cent reduction in the cost of automobile license tags

Limiting the state highway bond issue for a period of five years

Authorization of the $34,000,000 Santee-Cooper hydro-electric and navigation development under state sponsorship with PWA funds

Enactment of a $6,948,000 general appropriation bill, an increase of approximately $1,500,000 over that of 1933

Lowering the legal interest rate from 7 to 6 per cent

Authorizing state courts to suspend mortgage foreclosures generally during the "economic emergency"

Approval of the enforcement of NRA codes by state courts

Fixing the maximum penalty for kidnapping

at death, and for possessing a machine gun at fifteen years in the state prison

Raising the salaries of public school teachers 10 per cent.

George R. Sherrill
Clemson College

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**North Carolina—Survey in Fifteen Tennessee Valley Counties.**—The School of Public Administration of the University of North Carolina has recently completed a study of county government and public administration generally in the fifteen mountain counties of North Carolina embraced within the Tennessee Valley. The study was made for the Tennessee Valley Authority and the field investigations were directed by Columbus Andrews.

The fifteen counties have an aggregate area of 5,996 square miles and range in size from 213 to 682 square miles. Lying wholly or partly within these counties there are six national forests, part of the Great Smoky National Park, and several Indian reservations. Hence the present taxable area is only 5,049 square miles. Nearly three-fifths of one county—Swain—is already publicly owned, with additional areas approved for purchase. With the rounding out of the national forests two other counties will not only lose heavily in taxable area but will be almost severed from the rest of the state. The fifteen counties vary in assessed value from less than two million dollars to nearly eighty million, and their current tax rates range from 45 cents per hundred dollars to $1.92. This is exclusive of levies for schools and school debts. County indebtedness per capita ranges from $31.58 to $254.99. All except three of the counties have defaulted. Public services vary greatly in quality but are generally far from adequate.

The study included a comparative analysis of county expenditures for the last five years, the expenditures being classified into six categories—general government, finance and records, courts and law enforcement, public health, public welfare, and debt service. The counties showed a wide variation in every item even when the expenditures were reduced to a per capita basis. Debt service, in spite of defaults, accounted last year for over 50 per cent of the total expenditures in nine of the fifteen counties and 49 per cent in two others.

The omission of roads and schools from the list of functions is due to the fact that these functions are now state functions in North Carolina. The localities are still required to provide school buildings and to liquidate existing school debt, but these are largely district rather than county obligations. Were these levies included the percentage of the total tax bill required for debt service would be even greater than indicated above.

The surveyors made no definite recommendations to the Tennessee Valley Authority but suggested several possible courses of development. These include: (1) federal administration and support of all necessary public services within the areas owned by the federal government; (2) either the consolidation of the territory outside the federal areas into not more than six counties or the transfer of the few remaining county functions to the state, supported if necessary by a state property tax; (3) the incorporation of the more densely settled areas, frequently by extending the boundaries of existing villages to embrace the tributary trade area, in order that the inhabitants may tax themselves to provide fire protection, water and sewer systems, lighting systems, walks and roads, playgrounds and parks, libraries, and additional school facilities.

Paul W. Wager
University of North Carolina

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**Texas—County Home Rule Election in El Paso County.**—The movement for county home rule in Texas has just received its first blow. The charter submitted to the voters of El Paso County was defeated at the polls on May 12. The county home rule constitutional amendment provides that the vote to approve a charter shall be taken for the incorporated cities and towns and for the rural districts separately. The city of El Paso approved the charter by a vote of 3,389 to 2,086; the rural sections defeated it by 1,609 to 761. Thus, the charter was defeated, although the vote for it was 4,150 while that against was only 3,695, because of the opposition of the rural communities.

The charter, drafted after months of labor and made public weeks before, received little or no organized support until the latter part of April, when a citizens' committee of one hundred was named to carry its fight to the people. The campaign was conducted with good humor, apparently, with the familiar claims of increased responsibility, potential

economy, removal of patronage, and rationalization of governmental machinery made for the charter, and the equally familiar charges of Toryism, potential boss control, irresponsibility, and city domination of the rural districts lodged against it.

Meanwhile, at least half a dozen other counties have watched the El Paso movement with interest. Charter drafting commissions have been named in Bexar and Travis, though little of a tangible character has been accomplished in either. The charter movement remains in its embryonic stages in Galveston and McLennan Counties; it appears to be definitely dead in Harris; and it is quiescent in Dallas and Tarrant. The truth appears to be that more than one of these were merely waiting to see what happened in El Paso. The outcome of that county's election may well be quite influential in determining the future course of the county charter movement.

ROSCOE C. MARTIN

University of Texas

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**California—Proposed County Consolidation.**—A great deal of attention is being given at present to proposals for a general consolidation of California counties. During the 1933 session the legislature considered a proposed constitutional amendment designed to facilitate county consolidation. This resolution, while adopted by the urban assembly, was defeated by the rural senate. The author of the resolution was quoted in the *American County* for May 1933 as favoring a reduction in the number of counties from the present fifty-eight to twenty-seven. The consolidation was apparently proposed as an economy measure, its sponsor stating that a county of less than 50,000 population could not be governed economically.

But the greatest impetus toward the discussion of consolidation has come from a proposal made by the director of the department of finance. The director, the governor's principal aid in the administration of the affairs of the state, has renewed his ten-year-old plea for a "sound regional organization" of the entire state.

In brief, this plan, so its author affirms, is designed to so wipe out duplication of effort that the taxpayers of the counties will save annually between twenty-five and fifty million dollars. Fifty-eight counties with fifty-eight sets of officials, he maintains, while possibly defensible at one time, now demand modification.

A result of the discussion following this proposal has been the presentation of yet another plan. The *San Francisco Examiner* has suggested that an even more drastic consolidation be undertaken. This newspaper has advised and is urging that the entire state be divided into five huge counties.

The Director envisages annual savings of many millions of dollars if his plan is adopted. A recent study of county expenditures in California indicates a tremendous waste in the rural counties with a very small population: Alpine County with a per capita cost for general government of $45.19, to cite by far the worst example, as against Alameda (Oakland) with a per capita cost of $2.57, the lowest in the state.[1] But this investigator discovered that the savings in the various county activities made possible by consolidation was evident only in the case of the counties with a very small population, under existing organization; that a county unit of approximately 50,000 "is reasonably close to the optimum with respect to the number of people served."[2] Economies of not more than one million dollars seemed to him possible by consolidation.

CHARLES AIKEN

University of California

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**Kentucky—One of County Economy Bills Invalid.**—It now appears that one of the five bills which passed the legislature this year will be ruled ineffective if it is attacked in court because the enacting clause is missing from the enrolled copy of the bill, although it appears in the printed copy. This bill is the measure providing for the consolidation of the office of jailer with that of sheriff and represents 12 per cent of the total estimated savings of the county reorganization program passed at the regular session. The bill has been reintroduced at the special legislative session now meeting.

GEORGE T. HUMES, Secretary

Kentucky Tax Reduction Association

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[1]San Francisco was excluded from the computation as it is a combined city and county.

[2]Galbraith, J. K., *California County Expenditures. An analysis of the Trends and Variations in Expenditure Between Counties for County Services and Functions.* To be published during the summer of 1934 by the Giannini Foundation.

**Montana—Gallatin County Seeks Manager Plan.**—Petitions are now being circulated in Gallatin County, Montana, to place on the ballot at the general primary election on July 17 a proposal to adopt the county manager form of government. Twenty per cent of the registered voters who voted at the last general election are required to sign the petition in order to have it come before the people for approval or rejection. There were 7,409 people in Gallatin County who voted at the last general election, so 1,482 people must sign the petition. In spite of the fact that the petition has been circulating for but a short time, the signatures of the required 1,482 voters seem assured. The campaign in behalf of the proposal is being led by the Gallatin County Farm Bureau.

The petition for adopting a county manager form of government must set forth the date upon which the new form of government shall go into effect. The petition being circulated in Gallatin County fixes this date as of January 7, 1935.

Gallatin County is one of the largest counties of the state and Bozeman, its county seat, is the only city in the state operating under the city manager form of government. The successful operation of the manager plan in Bozeman is largely responsible for the interest evidenced by the voters of Gallatin County to adopt a similar form of government.

R. R. Renne

Montana State College

## TAXATION AND GOVERNMENT

*Edited by Wade S. Smith*

**Tax Delinquency in Nineteen States.** Preliminary tabulations of current tax delinquency, listing state and local tax collections by counties for nineteen states, just released by the Bureau of the Census, Division of Real Estate Taxation, show delinquencies ranging from 4.20 per cent of the total combined state and local levies in Massachusetts to 44 per cent in Oregon. The tabulations are part of a nation-wide survey of tax delinquency, tax legislation, and collection procedure, being made by the Bureau as CWA Project F-40. Lent D. Upson, of the Detroit Bureau of Governmental Research, is director of the survey.

Data cover the delinquency on the tax rolls preceding the tax levy in process of collection on January 1, 1933, and have been assembled from reports of state tax and auditing officials, examination of tax collection records by field agents of the Bureau of the Census and of the Bureau of Agricultural Economics, questionnaires to local officials by the Bureau of the Census, and tabulations by taxpayers' and other civic organizations. Though the preliminary material is not strictly comparable as between states and often as between counties within the same state (because of variations in collection periods, of penalties and their enforcement, and in the number of months between date of delinquency and report) the final results of the survey will be comparable in every respect.

The compilations cover real and personal property taxes, excluding special assessments, for state, county, and localities, except as otherwise noted, for the fiscal year ending as of June 30, 1933, except in the case of Massachusetts, data for which are as of the fiscal year ending June 30, 1932. A summary of the preliminary releases of the Bureau of the Census will be found on page 329.

In general, variations in the amount of delinquency in areas within the state correspond roughly to what might be expected from the combined state and local delinquency rate, though there are instances of high delinquency in states with a fairly satisfactory combined rate, and vice versa. The extremes are to be found in Lake County, Indiana, with a delinquency of 96.0 per cent, and in Nantucket County, Massachusetts, with a delinquency of but .02 per cent. Michigan (with a state and local combined delinquency rate of 40.72 per cent) has in Macomb County, delinquency 92.29 per cent, a close runner-up for the high county already noted. Local delinquencies in excess of 25 per cent are very common, while fifty-five counties in the nineteen states have delinquencies in excess of 50 per cent of the levy. These occur: one in California, two each in Georgia and Montana, three in Indiana, four in Colorado, six in Missouri, eight each in Michigan and Minnesota, nine in Nebraska, and eighteen in Oregon. In Massachusetts only one county has a combined delinquency in excess of ten per cent—Hampshire County with 10.72 per cent.

Though the preliminary releases under dis-

cussion make no attempt to correlate the data or assign causes to the variations in delinquency rates, it is interesting to note possible contributing factors on the basis of other material available. Thus previous warnings of increasing tax delinquency in the cut-over lands in the lake states would seem to be substantiated by the high delinquency rates in some of the Michigan and Minnesota counties. Similar considerations of land usage might apply to some of the other states, including Oregon, though in this state legislation has also had the effect of impeding collections. Two of the four states with combined state and local delinquency rates less than ten per cent—Nevada and Wyoming—are mountainous and relatively undeveloped, while two—Louisiana and Massachusetts—are relatively densely populated and may be presumed to have had marginal lands pretty well weeded off the tax rolls during their longer histories. However, speculation on these and similar points will be rendered largely unnecessary when the final analysis of

GENERAL PROPERTY TAX DELINQUENCY

Compiled as of fiscal year ending June 30, 1933

| State | Assessed valuation | Delinquency | |
|---|---|---|---|
| | | Amount | Per cent |
| Arizona | $ 473,342,415 | $ 4,495,132 | 23.89 |
| California[1] | 8,487,707,646 | 18,139,359 | 12.88 |
| Colorado[2] | 1,284,257,098 | 7,140,133 | 17.85 |
| Georgia[3] | 714,868,738 | 456,941 | 13. |
| Indiana | 3,994,597,946 | 32,709,585 | 30. |
| Louisiana[4] | 1,509,769,535 | 3,353,248 | 7.16 |
| Massachusetts[5] | 7,178,219,120 | 9,363,223 | 4.20 |
| Michigan | 5,499,441,172 | 88,198,381 | 40.72 |
| Minnesota[6] | 1,635,748,220 | 23,309,335 | 21.54 |
| Missouri[7] | 3,990,668,246 | 20,136,348 | 24. |
| Montana[8] | 308,125,954 | 4,259,185 | 20. |
| Nebraska[9] | 2,374,153,738 | 11,777,200 | 24.97 |
| Nevada | 199,023,587 | 375,431 | 8.04 |
| New Hampshire[5] | 586,408,329 | 2,719,663 | 16.91 |
| Ohio[10] | 10,032,442,002 | 50,525,635 | 25. |
| Oregon | 852,668,197 | 18,380,000 | 44. |
| Rhode Island | 1,382,189,159 | 4,972,569 | 17.5 |
| Washington | 1,054,281,337 | 19,680,732 | 29.61 |
| Wyoming[11] | 307,313,714 | 608,959 | 7.5 |

(Data from preliminary releases of Bureau of the Census.)

1. County and school levies only, except for combined city-county levy of San Francisco.
2. Does not include municipal taxes.
3. State tax only. However, state and local taxes must be paid together, so the delinquency rate would be the same for both.
4. Does not include municipal taxes except for New Orleans.
5. No county tax levy in Massachusetts, New Hampshire.
6. Includes special assessments.
7. Excludes municipalities except Kansas City, Springfield, St. Joseph, and St. Louis. Returns from 101 out of 114 counties, with 95.5% of total valuation for tax purposes and 97% of the state aggregate of tax levies for year.
8. Returns from 49 out of 56 counties, with 82.1% of total valuation for tax purposes and 81.2% of state aggregate of tax levies for year.
9. Returns from 81 out of 88 counties, with 94.18% of valuation for tax purposes, and 95.12% of the state aggregate of tax levies for the year.
10. Accumulated delinquency over five year period, including 10% penalty, on real estate tax alone.
11. Returns from 17 out of 23 counties, with 86.7% of the total valuation for tax purposes and 86.8% of the state aggregate of tax levies for year.

the completed survey becomes available within the next thirty or sixty days.

It is pertinent to consider, however, in relation to the amounts of delinquent taxes outstanding both in these nineteen states and in the others, the extent to which the revenues represented will eventually prove collectible. Colorado, Minnesota, and Washington each passed during 1933 measures compromising the principal of delinquent taxes, while Colorado, Indiana, Michigan, Minnesota, Missouri, Nevada, Ohio, Oregon, and Washington reduced or remitted penalties on delinquent taxes. Compromising the principal will obviously reduce the amounts receivable, while, as has been pointed out here before, remitting penalties has often had the effect of delaying payment not only of the delinquent taxes but of current levies as well. In so far as combined state and local delinquency rates serve as an index, some of these states are shown to be in a fairly satisfactory position to weather tax collection eventualities; others on the basis of the preliminary data are confronted with problems requiring time and much work for their solution.

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**New York City Finances Steadily Improve.**—The strengthened financial position of New York City under the economy measures of the LaGuardia administration was satisfactorily demonstrated during the week of May 14 by two moves—one when the banking syndicate handling city loans agreed to a reduction in the interest rate from 4 to 3 per cent on borrowings in anticipation of taxes, the other when the Public Works Administration finally granted $37,500,000 for works projects by the city, approval for which has been withheld pending the balancing of the city's budget.

Improvement in tax collections is also substantial, receipts for the first half year's taxes having been $174,796,585, as against $154,698,008 last year, though the due date was a month earlier this year. Though the gain may be due in part to prepayment of taxes by many of the larger taxpayers to take advantage of discounts, the increased receipts are encouraging as at least indicative of improved conditions, economically as well as politically. On May 16 approval was finally given by the board of aldermen to the mayor's business tax measure, imposing a tax of one-twentieth of one per cent on general business gross receipts, and a tax of one-tenth of one per cent on the gross receipts of brokers and similar financial enterprises. A utilities tax is still pending. These measures, with economies already made and retrenchments to come, are expected to balance the budget beyond the shadow of a doubt.

It is interesting to note that Chicago and Detroit, faced with financial problems differing in detail but in many aspects even more serious than those of New York City, have both effected substantial improvements during the month also. Detroit completed and the city council approved plans for refunding $346,789,170 of city bonds and short-term notes over a thirty-year period, while Chicago secured further reductions in interest rates on floating debt and voted by referendum to consolidate its park districts at an estimated annual savings of $1,500,000.

## PROPORTIONAL REPRESENTATION

*Edited by George H. Hallett, Jr.*

**P. R. to the Fore in New York.**—Governor Lehman signed the New York City charter revision bill on May 21 and on May 25 the Commission met to organize at the call of its chairman, Alfred E. Smith.

In the interval between the passage of the bill and its signing, civic organizations started active work to formulate their views on charter revision and to strengthen the hands of the more forward-looking members of the commission by public support.

On May 14 the Civic Conference of New York City,[1] with twenty of the most important city and borough-wide civic federations and organizations represented at the meeting, voted overwhelmingly to recommend the following bold program to its constituent groups:

A single-house council in place of the board of estimate and apportionment and the board of aldermen; election of the council by proportional representation (borough-wide districts and a fixed quota recommended); a nonpartisan ballot; a two- or four-year term for council; a borough council for each borough

[1]This conference is a full-fledged "citizens' council," with official delegates from twenty-seven organizations, devoted for the time being to the problems of charter revision.

(replacing the present local boards) to be composed of the borough members of the city council, with special provision as to Richmond; a borough president to be chosen by each borough council as its presiding officer, without administrative duties; centralized control of all city functions, with offices in each borough for all functions in which public convenience would be served by local contacts; a city manager appointed by the council as the administrative head of the city; the chairman of the council to be appointed by the council and to have the title of mayor; the comptroller to be appointed by the council; the comptroller's duties to be limited to audit and control of the city's finances; the manager to appoint and remove department heads; the manager to present the annual budget to the council; manager and comptroller to attend meetings of the council with voice but no vote; drastic reduction of the number of departments, boards, and bureaus through functional consolidations; drastic curtailment of the number of exempt positions; a short charter of fundamental principles, details to be relegated to an administrative code to be developed later.

The P. R. plank of this program was adopted unanimously, the manager plank by twenty-five votes to three.

The Citizens Union has brought Walter J. Millard from Cincinnati to address civic groups over a period of five weeks in support of this program, which it has officially adopted.

The chances of securing a vote on P. R. are considered good because of the fact that the charter revision commission act specifically authorizes the commission to submit that question separately from the rest of the charter, as suggested by Mayor LaGuardia.

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**Candidates Questioned in Pennsylvania Primaries.**[2]—Six of the candidates for governor and approximately four hundred of the candidates for the legislature, including twenty-four of the present members, have indicated their support of legislation to make the manager plan of government and proportional representation optional for Pennsylvania municipalities. The statements were made in reply to a questionnaire sent out to all such candidates by the Municipal Charter Committee of Pennsylvania (Dr. J. Horace McFarland, Harrisburg, chairman), which has actively supported such legislation before the last two regular sessions of the legislature.

A very few of the replies received were noncommittal. Only one was hostile. Most of the legislative candidates signed the statement: "I am in favor of allowing Pennsylvania municipalities to adopt the manager plan and proportional representation by popular vote if they wish to do so and should expect if elected to support properly drafted legislation for that purpose."

Bills of this kind were actively supported at the last regular session by an impressive array of statewide and local organizations and by prominent legislative leaders in both major parties, but were kept in committee by the efforts of the Republican machines of Pittsburgh and Philadelphia. The present questionnaire was sent out in preparation for their re-introduction. The plans which they propose to make optional are used in Cincinnati and elsewhere and recommended in the model city charter of the National Municipal League.

The following are extracts from some of the replies from candidates for governor:

*Eugene C. Bonniwell,* Philadelphia: "I shall be very happy indeed to do whatever I can to further the cause with respect to the matter you have written me about."

*Benjamin G. Eynon,* Scranton: "I have always been in favor of home rule . . . I have felt for a long time that there should be some change in our form of municipal government."

Lieutenant-Governor *Edward C. Shannon,* Columbia: "Inasmuch as your program does not meddle with municipal government, but merely removes a possible restriction upon the wishes of its people, I believe that we are in accord. This being the case, you may be assured of my hearty coöperation."

*John A. McSparran,* State Secretary of Agriculture, Lancaster: "I favor the municipal plan and proportional representation as being entirely worthy of being carefully tried out."

Attorney-General William A. Schnader and former ambassador to Austria, George H. Earle, who won the Republican and Democratic nominations respectively, are both expected to support the program, though neither replied to the letter.

[2]Most of this article was sent by the Municipal Charter Committee of Pennsylvania as a news release just before the primaries of May 15 to every newspaper in the state.

**"Cincinnati Quits Burlesque."**—Under this title *Collier's* for May 26 carried a very readable and accurate account by John T. Flynn of the experience of Cincinnati with its P. R.—manager government. The article gives P. R. a large share of the credit and concludes:

"No citizen of any American city, no leader of public thought in any American city, can afford to be ignorant of what Cincinnati has done for herself. No matter how busted any city or village is, it ought to make, as its first expenditure, an appropriation for an expedition of citizens to this Ohio city to see for themselves and at first hand the achievements of the first reform administration in American political history which has been able to last through five city elections."

## GOVERNMENTAL RESEARCH ASSOCIATION NOTES

*Edited by Robert M. Paige*

**Akron Bureau of Municipal Research.**—During the past four months, the Bureau has been working on four major assignments. At the request of Senator Carl Sheppard of Akron, the Bureau director drafted a bill to provide for the billing and collection of real estate and utility taxes and assessments monthly for ten months a year. The plan provided for the collection of taxes delinquent prior to this year, over a period of five years. It involved adding the 10 per cent penalty to the net tax bill before the monthly collection period commenced and for the remitting of the appropriate fraction of this penalty with each monthly installment paid on time. The bill was written into a senate tax collection bill, which amended many of the same sections of the code, passed the senate, and was in the hands of the house taxation committee when the governor prorogued the legislature.

The Bureau director was loaned for a month to the office of the state engineer of the Federal Emergency Public Works Administration to make financial studies and reports.

The Bureau has under way a study of the fundamental factors relative to available sources of industrial water supply. During the drouth of the early spring, the director was able to suggest a method by which coöperation between the city water department and the industries provided temporarily against shut-downs due to lack of industrial water.

The director has been loaned to the governor's commission which is studying the appropriate changes to be made in Ohio statutes in view of the adoption of the county home rule amendment to the constitution.

Minor jobs, such as checking estimates of tax income for the municipal university, bonded debt charges for city and for schools for next year's budget, have been a part of recent routine.

H. G. McGee

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**Institute for Public Service.**—When New York bankers appointed an advisory committee to show how cities in Westchester County could restore their credit by cutting budgets, reducing delinquencies, and raising tax rates, the Mount Vernon Teachers' Association started asking: "How will the proposed economies and efficiencies affect our schools? How can we be sure that the bankers' committee will diagnose our troubles correctly, and that the medicine prescribed by this committee is as palatable as possible in view of the circumstances?" These questionings led the Association to retain the Institute for Public Service in a consulting capacity.

The Institute conducted a survey to determine whether there was any considerable amount of under-assessment. It soon brought to light the fact that assessments were seriously inequitable, and instead of approximating 80 per cent of full value (the county equalization rate) many properties (to judge from sales during 1933 and other comparisons) were assessed at from 35 to 60 per cent of full value. The local paper printed the report in sections, including sixteen stories on tax doles.

The Institute also presented evidence of economies already made in the city government and schools of Mount Vernon, the salary reductions city employees and teachers had taken, and the increments withheld, with comparisons of neighboring cities.

During March, the Teachers' Association voted unanimously to extend its agreement with the Institute so that this work could go on and a solid foundation for future preparedness in dealing with attacks upon school support developed.

William H. Allen

**Toronto Bureau of Municipal Research.**—During April the Bureau presented to the public its twentieth annual report which briefly recounts the achievements of the Bureau during its twenty years of finding the facts about local government, setting forth and interpreting these facts to the citizens and making constructive suggestions and recommendations. While great improvements have been made in certain phases of municipal administration the Bureau points out that much remains to be done. During the past year the Bureau devoted a great deal of attention to the financial difficulties of the city in an endeavor to secure a balanced budget and a realization of the need for economy and retrenchment.

Recently there has been a revival of interest in the proposal to centralize purchasing for the city, a policy which has been consistently advocated by the Bureau for many years.

The reduction in size of the city council from thirty-one to twenty-three, receives favorable notice in the report, but the Bureau points out that the one-year term is much too short, and that election by wards is less satisfactory than would be election at large.

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**Cincinnati Bureau of Governmental Research.**—After a study of the accounting systems in use at the general hospital, tuberculosis sanitarium, and county home, the Bureau has issued a report making certain general recommendations and proposing extensive changes in the system of cost and expense accounting now employed.

An important feature of the proposed system is the establishment of "cost centers". Each cost center will be an administrative department or sub-department under the charge of a single head. The expenses accumulated in each cost center will therefore reflect the operations of a single administrative unit, the responsibility for which is definitely fixed. Each month a cost control report will be made up for every cost center. The reports will be cumulative throughout the year so that month to month comparisons can be made. The proposed system would also make use of the facilities of the central accounting offices of the city and county to a greater extent than they are used at the present time by the city and county institutions.

A report setting forth the total cost of local government to the citizens of Cincinnati, during the past twelve years (1921 to 1932, inclusive) has recently been submitted to the Committee on Coördination and Coöperation in Hamilton County which requested the study. Three previous reports analyzed the fiscal affairs of the city, the school district, and the county. The more recent report brings together the data therein presented and with intergovernmental transfers and payments eliminated, the receipts and expenditures for the twelve-year period as set forth in tabular form. Then tables are presented showing per capita receipts and expenditures, and receipts and expenditures per $1000 property valuation.

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**Tax Supervising and Conservation Commission of Multnomah County (Portland, Oregon).**—The annual report of the Commission, entitled "Budget Facts and Financial Statistics of Multnomah County," covering work done during 1933, has just been published. This report contains the 1934 budgets of all of the seventy tax-levying bodies operating within the county, all of which are under the jurisdiction of the Commission. The Commission is composed of three citizens of the county, appointed by the Governor of Oregon. All tax-levying bodies are required by law to submit their budgets to the Commission which has the authority to approve, reject, or reduce any item or items. The Commission has a staff of three full-time employees which carries on a continuous program of investigation and research and provides the Commission with a sound factual basis for its decisions. R. C. Flanders is the executive secretary.

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**California Taxpayers Association.**—During the past year the Association completed a survey of all departments of government of Alameda County, including the school districts of that county. An outstanding feature of this survey was the complete personnel study, involving some 3,000 employees. This is the most complete county government survey that has been made by the Association.

Other important studies of the year were: a personnel survey of the Ventura County employees coming under the provisions of the Ventura County government act; a budget study made at the request of the Santa Ana city council, to effect a 20 per cent reduction

in the city's 1933-34 budget; a study of the organization and methods of the welfare department and county juvenile home of Santa Barbara County; a series of studies of the finances and administration of the county, the city, and the school districts of Los Angeles.

The Association has taken an active part in the movement now under way for the simplification of local government in Los Angeles County. It has had representation on the Committee on Governmental Simplification and on the executive and technical committees, and it is hoped that within the next year recommendations coming from these committees will be put into operation to the benefit of the taxpayers of the city and county of Los Angeles.

After careful analysis of the problem of county government and county charters in California, the Association drafted a model county charter based on state law and the practical administration of county affairs. This charter, with minor modifications to fit local needs, can be used in practically any California county.

Considerable work has been done by the Association on population estimates. Improved methods of calculating inter-censal populations have been effected; a careful estimate of the population of the state from 1910 to 1933 has been completed, as well as the population of each county in the state for each year from 1920 to 1933. These figures, which for the first time in the history of the state are available in reliable form, will prove of the utmost value in all future work of the Association, particularly in forecasting costs of government and revenue receipts.

The most important projects under way at the present time are: a system of uniform accounting and budgeting for California schools, a continuing study of state finances, budget studies in Los Angeles County, Los Angeles City, and the Los Angeles city-school district, a study and report on the Pasadena city library, a study of the effects of federal and state loans on the finances of local governmental units in California, and a study of certain phases of state highway income and expenditure.

L. D. Gifford

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**Portland Chamber of Commerce.**—The Governmental Research Division of the Chamber's Research Committee is engaged in an exhaustive study of the present debt and tax structure of every governmental unit in Oregon, as well as the problems of governmental costs and efficiency as they affect these units. The study was undertaken at the request of the Chamber of Commerce that authentic, factual data be compiled upon which to base an equitable tax system.

Added importance has been given to this study by the action of the Portland Realty Board, which is seeking, through an initiative amendment to the constitution, the reduction of the millage rate as applied to real property to 20 mills with a gradual further reduction to 15 mills. This amendment, if adopted, will force a reorganization of the state tax system within one year after its adoption. Legislation for this purpose must be enacted at the next regular session beginning January 1, 1935.

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**Pennsylvania Economic Council.**—This organization was incorporated in 1932 for state-wide research into the field of governmental costs throughout Pennsylvania. Since the beginning of the current year it has been expanding its organization and entering actively upon the three-year program launched at that time. The program of research outlined includes the collection and analysis of data regarding the finances and administration of the state and its counties, townships, cities, boroughs, school districts, and poor districts. These facts are being collected for use as the basis for a sane program of tax reduction throughout the state. They are being compiled in such form as will admit of comparisons between the conditions and transactions of each unit over a period of years and between those of such units as are similarly situated as to population or other conditions.

Within Pennsylvania there are 5,633 local governmental units, comprising 67 counties, 1,573 townships, 47 cities, 938 boroughs, 2,584 school districts, and 424 poor districts. Of these only the townships, school districts, and poor districts are required to file uniform financial reports, so that in counties, cities, and boroughs particularly wide variations in accounting and reporting practice are encountered. In order to put the totals representing their financial status on a comparable basis, the data from their financial

reports must be rearranged according to the uniform schedules used by the Council.

Such comparisons will serve to direct attention to the presence of abnormal conditions which indicate profitable fields for further study. They will also serve as a step toward the determination of fair costs for each governmental service under varying local conditions—an ultimate objective of the Economic Council.

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**Tennessee Valley Authority.**—Various sections and divisions of the Tennessee Valley Authority are carrying on programs of governmental research. For example, the Social Studies Section, through the compilation of basic data project, having as its Director Dr. Floyd W. Reeves and its Executive Secretary T. Levron Howard, has gathered and analyzed detailed information in the fields of government, sociology, economics, and education.

Detailed studies have been made throughout the Tennessee Valley area with respect to local governmental structure and figures on the basic items such as assessed valuations, tax rates, tax collection trends and tax delinquency, bonded indebtedness, functional expenditures, etc., have been secured.

The compilation of basic data project was made possible through the coöperation of the Civil Works Administration and the Tennessee Valley Authority. Funds were provided through the Civil Works Administration and allotted through the Tennessee Valley Authority to various individuals and agencies qualified to carry out the research program. Representatives from universities and other public agencies throughout the area were summoned and gave freely of their time in developing projects which would be valuable in making any plans for a new social and economic order within the area.

Through the coöperation of these universities and agencies, the services of the directors were given at no cost to the project, but the workers were selected from the unemployed rolls and paid through funds provided by the Civil Works Administration.

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**Tennessee Taxpayers Association.**—In cooperation with county officials and the Hamilton County Taxpayers League, the Association conducted during February, March, and April of 1934, a survey of the management and finances of the county in which the city of Chattanooga is situated. The report of this survey, a one-hundred-and-fifty-page document, was submitted to the county board April 16. The report includes a comprehensive description of each county office, its organization and work, the cost of maintaining the office, and the services it renders. General recommendations for improving the administrative machinery and specific recommendations for effecting economies and retrenchments are made. It is estimated that if the recommendations of the report are carried out, county expenditures would be reduced approximately $270,000, or about ten per cent of the total.

Eugene L. Pearson of the Association's staff was in charge of the field work of the Hamilton County survey. During 1933, the Association completed similar reports for five counties of the state. During the first four months of 1934, field work was completed in ten additional counties and work is now in progress in three other counties.

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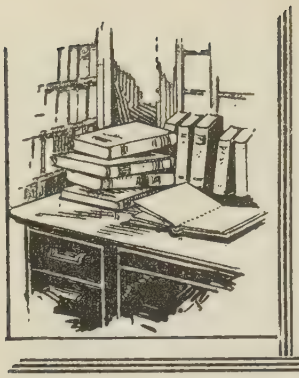
**Pennsylvania State Chamber of Commerce.**—Through various study committees the State Chamber is analyzing the proposals for meeting the economic depression and the unemployment situation, which will be brought before the legislature at its next session in 1935. These studies will furnish necessary information regarding major state questions and provide a sound foundation for the conclusions which the members of the Chamber will reach when measures are presented to them for their consideration and vote.

Certain proposals, which have been gaining strength and momentum in recent sessions of the legislature, that affect different lines of business and the economic life and future welfare of the state, present vital questions for the prompt study and early action of the Chamber. The following are some of the matters now being studied: state taxation, state government expenses, school administration and finance, state aid for highways and streets, workmen's compensation, unemployment reserves or insurance, minimum wage and maximum hours of labor, federal manufacturers sales tax, pensions, health insurance, care of injured and maimed, public utilities, coal and mining, banks and banking, the corporation code, crime reduction and public safety, and NRA codes.



# RECENT BOOKS REVIEWED

EDITED BY EDNA TRULL

**Permanent Prosperity and How to Get It.** By John Bauer and Nathaniel Gold. New York, Harper and Brothers, 1934. 253 pp. $2.75.

In this interesting and well written book, addressed primarily to the general public, Messrs. Bauer and Gold propose a plan which they believe, on account of their long experience with public control of business, will remove economic insecurity, i.e., will provide continuity of employment and stability in industry. Recognizing the lack of "natural" harmony between private business and stable economy, the authors express sympathy with the recovery efforts, but state that a more far-reaching policy must be given effect.

Their plan has two main features: one is the familiar program of public works; the other is the much more radical proposal of government ownership and control of the banking system. Going further than the usual advocate of public works, the authors hold that the physical part of their plan cannot be made effective without financial coördination and that the latter can never be secured as long as banking is conducted with the private profit motive uppermost. The scheme is set forth in six chapters and an appendix. Chapters one and two are introductory in nature; they summarize the proposals and indicate the normality of instability. Chapter three outlines their public works program. The authors here list numerous useful projects and demonstrate to their satisfaction that if the federal government will prosecute such works so as to absorb the unemployed and take up the slack in business, it will be possible to maintain full and constant employment and at the same time secure more, not less production. Given a financial system controlled in the public interest, private and public business can be made to stabilize each other. Chapter four develops the financial aspects. Banking is to be gradually nationalized so as to make feasible effective credit control, and there is to be substituted for the gold standard a managed paper currency. The cost of the public works is to be met primarily through the issuance of new money. Accepting the quantity theory of money, the authors believe that with reliable index numbers the plan can be made to work. Political and other difficulties are mentioned, but it is thought that they can be overcome. Chapter five treats briefly, perhaps too briefly, the international ramifications of the scheme. The writers recognize certain problems in this connection, but hold that since international planning is virtually impossible the United States can and should go ahead with its own plans. Chapter six deals in a few pages with collateral questions, and the appendix goes into the constitutionality of the proposed measures.

The book will undoubtedly take its place as one of the more considered, semi-popular discussions of the problems of recovery, but the reviewer believes that its value would have been greatly enhanced had the authors gone more thoroughly into the limitations of their plan. They are perhaps to be excused on this score, however, in view of the public's lack of acquaintance with technical economic problems.

TRUMAN C. BIGHAM
University of Florida

**The Automobile Compensation Plan.** By Patterson H. French. New York, Columbia University Press, 1933. 262 pp. $3.50.

For several years through the multiplication of sad experiences the fact that our present legal methods of distributing the loss due to automobile accidents is archaic and unjust has been gradually brought home to the general public.[1] The question of the legislation required to correct the evils of the present system has been the subject of numerous articles and reports. The most valuable of the studies upon this subject is that issued in 1932 by the Columbia University Council for Research in the Social Sciences,[2] advocating the substitution of a plan for compulsory compensation similar to that set up by our workmen's compensation laws. Such a plan looks to the elimination of fault as the basis of liability and provides for definite rates of compensation in all cases of automobile accidents, to be enforced by compulsory insurance of owners of such vehicles and administered by special state tribunals. To the work of this committee Dr. French devoted a great deal of time, both in research and in the formulation of the report. No one probably is better versed in the history of the movement for automobile compensation nor has a better command of the current materials relating thereto than the author of this book.

The volume before us purports to deal primarily with the administrative aspects of the problem. While pointing out the comparative failure of other methods of meeting the evils of the present situation, such as the compulsory insurance laws of Massachusetts and Great Britain, the author mainly concerns himself with an exposition of what the plan of compensation without fault is, its legal and constitutional aspects, and its relation to our present methods of administering justice in this class of cases. While in the preface he disclaims any intent "of proving that the plan is sound or on the other hand of showing that it is unworkable," his treatment proceeds upon the assumption that it is both sound and workable and advances cogent arguments to demonstrate the social need and the practicability of the reform.

Dr. French may be warranted in ignoring the current arguments against the innovation proposed or referring to the reports of various organizations in opposition to the plan.[3] While most of these arguments were earlier urged against workmen's compensation, the more general extension of liability without fault raises new difficulties which will have to be ironed out before the principle can be so radically extended. Weighty evidence has been adduced to show that other corrective measures may possibly cure the most flagrant of the evils of our present system.[4] A critical review of the practical workings of statutes recently enacted in Finland, Sweden, and Norway, putting the plan proposed in operation, would be of great value. The study of the whole question of liability without fault, now being undertaken by Dr. Frederick F. Blachly of the Brookings Institution, will undoubtedly throw additional light on this pressing problem of social injustice. Conservative statesmen may well hesitate to act until we are able to demonstrate a better administration of our workmen's compensation statutes. But with all their defects probably no one today would advocate going back to the old system of liability based on negligence for industrial accidents, and the call for some reform in automobile accident procedure is quite as pressing today as that which brought about the workmen's compensation legislation of a generation ago.

Within the limitations set forth above, the treatment is thorough and the argument convincing. The factual situations that call for corrective legislation are adequately covered and a comprehensive bibliography is included in the appendix. All in all, Dr. French has given us a comprehensive view of the whole subject, and with commendable impartiality. Especially illuminating is the final chapter on the place of the plan in American administrative law. The treatment of this larger aspect

[1] See article by Professor H. D. Laube on The Social Vice of Accident Indemnity, 80 *University of Pennsylvania Law Review* 189 (1931).

[2] *Report of Committee to Study Compensation for Automobile Accidents,* Philadelphia.

[3] *Report of Committee on Automobile Accident Litigation and the Proposed Compulsory Compensation Plan,* published by the Federation of Bar Associations of Western New York (1933).

[4] *Report of the Commission on the Administration of Justice in New York State* (Albany, 1934).

of the problem may fairly be rated as a scholarly contribution to the broad subject of administrative organization in America, in which field Goodnow, Freund, and Frankfurter have already blazed the way.

CHARLES W. TOOKE

New York University

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**Report Made to the Special Legislative Committee on Organization and Revenue.** By Griffenhagen and Associates. Cheyenne, State of Wyoming, 1933. Two volumes, 903 pp. $2.00.

This report adds further testimony, if that were necessary, to the extent of the waste and inefficiency caused by obsolete and decentralized state and local government, particularly in areas of scattered population. Overlapping of units without regard to similarity of function, overlapping of policy-determining and administrative agencies, and manning of administrative divisions by election without regard to technical or other qualifications present in sum total a picture of government for its own sake. It is shown to be a costly luxury for the Wyoming taxpayer, and one unnecessary for even the wealthiest states. The various plans and alternate plans of reorganization and consolidation are comprehensive and well advised, and wise provision has been made for the adoption of portions of the recommendations of immediate necessity without jeopardizing the longer range job of complete readjustment. It is interesting that the immediate and essential recommendations have been adopted by the special committee in its report to the governor.

WADE S. SMITH

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**Chicago Police Problems: An Approach to their Solution.** By Bruce Smith. New York, Institute of Public Administration, 1934. 45 pp. Fifty cents.

One of the most interesting features of A. E. Buck's *Administrative Consolidation in State Governments* was the fact that it described the recommendations of various state surveys and continued with a history of what happened after the survey. Learning how the work of the experts actually affected the situation is extremely important to the student of government. Therefore this report is of unusual interest. *Chicago Police Problems,* published in 1931, was the survey report; this is its successor, the story of what has happened since.

Immediately after the survey an extensive reorganization was undertaken. Numerically analyzed, it resulted in the adoption of eighty-five per cent of the survey recommendations. This publication summarizes the improvements made in organization and administration and, in so far as possible, the results of the improvements in better service, greater protection, and decreased costs.

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**The Cost of Local Government to the Citizen of Cincinnati.** Cincinnati, Cincinnati Bureau of Governmental Research, 1934. 51 pp. mimeo.

The Cincinnati Bureau has recently completed studies on the financial affairs of the units of government in the city—city, school, and county. This report is almost entirely a consolidation of those previous reports, prepared to show the practical effect of these "overlapping areas" on governmental costs. The volume is almost entirely a series of tables and charts giving combined figures for the various items of receipts and expenditure. In addition to the totals, figures are given per capita and per $1000 valuation. The data presented are extremely interesting; special interest, however, arises from the fact that the theoretical separation of the political units has been disregarded, and the actual cost of local government has been stressed.

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**The Township Government in the State of Ohio, with Particular Reference to Hamilton County.** Cincinnati, Cincinnati Bureau of Governmental Research. 1933. 51 pp. mimeo.

As in other states the historical functions of the townships in Ohio have been gradually reduced to the maintenance of township roads and the administration of certain relief work. The modern tendency is for these functions to be absorbed by the county. It is proposed that when action is taken under the county home rule provisions adopted last fall, the township be eliminated as a unit of government and its work be assigned the better equipped county unit. The report deals briefly with the historical importance of townships and their development to the present time, and describes in detail the organization in Ohio. Particular emphasis is given to township finances and functions, the way in which

these may be absorbed by the counties. Maps, charts, and tables illustrate the text. This is one of the studies prepared for the Committee on Coördination and Coöperation in Hamilton County.

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**Sharing Taxes with Local Governments.** By Mabel L. Walker. New York, General Welfare Tax League, 1934. 9 pp. mimeo. Twenty-five cents.

Bulletin No. 6 of the General Welfare Tax League consists almost entirely of a series of tabulations showing the major tax sources which are shared with local governments by the states. Each of the important taxes of this type—inheritance, income, gasoline, motor vehicle, liquor and general sales—is tabulated separately by states to show the local government which receives the allocation, the special fund or purpose to which the allocation is made, the proportion shared, and the basis on which the distribution is made. A supplementary table shows in summary form the states which allocate parts of these particular taxes to local school purposes.

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**Philadelphia Public Schools.** By Edwin C. Broome. Philadelphia, Board of Public Education, 1933. 48 pp.

The critics of the extent of expenditures for public education, as well as the supporters to be sure, are frequently unaware of what those expenditures buy. This exposition of the work of a large city school system, by the Superintendent of Schools of Philadelphia, serves admirably to indicate the organization and financing, very briefly, and, more fully, the scope and operations of the regular and special phases of the work.

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**City, School, and County Debt Requirements and Probable Tax Rates, Next Ten Years.** Kansas City, Civic Research Institute, 1933, 16 pp. mimeo.

The intricacies of municipal debt statements need offer no difficulties to residents of Kansas City, Missouri, or to others interested in its bonded debt. In simple and concise form the Civic Research Institute has presented the facts on the present debt and future debt charges for the city and its overlapping districts, the county and the school district. Not only are the actual debt service charges listed, but the probable tax rates necessary to meet them. Tables are based on present outstanding indebtedness and on the total should the additional authorized ten-year improvement plan bonds be issued. The increasing debt charges of the city make continued analysis of its position particularly essential.

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**Collection of Taxes in Virginia Cities.** Municipal Reference Bureau. Richmond, League of Virginia Municipalities, 1933. 4 pp. mimeo. 10 cents.

With many cities finding government employees and other steadily employed citizens delinquent in their taxes, besides those actually unable to pay, attention is turning particularly to collection methods. This brief study shows the methods employed by seventeen Virginia cities. It includes tax collection dates, penalties for delinquency, discounts, and indicates a few recent changes. Unfortunately it does not include percentages of delinquency or any index to guide an interested official in selecting improved methods.

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**A Zoning Manual for Wisconsin Cities and Villages.** By A. J. Rabuck. Madison, League of Wisconsin Municipalities, 1934. 15 pp. Fifty cents.

This study, published as a supplement to the May number of *The Municipality*, describes zoning in Wisconsin, including its legislative authorization and its judicial sanction, the types of ordinances used and the preparation of an ordinance. An important feature is a skeleton zoning ordinance which may readily be adapted to individual Wisconsin municipalities.

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**The Financing of City and Village Government in Wisconsin.** Madison, League of Wisconsin Municipalities, 1934. 22 pp. mimeo. Twenty-five cents.

The sub-title of this study—A Survey with Recommendations Presented to the Wisconsin Legislative Interim Committee on Taxation Problems—gives the clue to its contents. The current situation in Wisconsin municipalities is described—municipal functions, expenditures, including mandatory expenditures, debt burden, organization, and revenues. The declining revenues available for municipalities are stressed and the usual suggestions for further local sharing of state-collected taxes are put forth. Numerous quotations from recognized authorities are given.

# Literature of the New Deal

**A reference list of books on contemporary government**

JOHN J. GEORGE

*Rutgers University*

A SIGNIFICANT characteristic of the Roosevelt regime is manifest in its productivity of literature. The broad scope of governmental policies considered from a situational or topical point of view, the methods employed, and the results already or likely to be realized have brought forth a wide range of analytical and critical expression, reaction, and opinion, to present which is the purpose of the following titles of books and articles. Slight official opinion is included, and technical and professional articles have been excluded from the list.

## BOOKS

Our Economic Revolution. By Arthur B. Adams
More Merry Go Round. Anonymous
The New Dealers. Anonymous
Economics of Recovery. By Leonard P. Ayres
Washington and the Revolutionists. By Roger Babson
America Faces the Future. By Charles A. Beard
The Idea of National Interest. By Charles A. Beard
The Future Comes. By Charles A. Beard & G. H. E. Smith
The New Deal. By Stuart Chase
Economics of Abundance. By Stuart Chase
The Mainstay of American Individualism. By C. M. Clay
The Dollar, the Franc, and Inflation. By Eleanor Dulles
Dollars. By L. D. Edie
Roosevelt and His America. By Bernard Fay
The Free Right to Contract. By Russell Frambes
Primer of New Deal Economics. By J. George Frederick
Is Fascism the Answer? By S. A. Jones
America Swings to the Left. By Alva Lee
The Roosevelt Revolution. By Ernest K. Lindley
The Menace of Recovery. By William MacDonald
Brandeis: Lawyer and Judge in the Modern State. By A. T. Mason
A Handbook of NRA: Laws, Regulations and the Codes. By Lewis Mayers
A Critique of the Gold Standard. By H. L. Puxley
The Roosevelt Program. By Cleveland Rogers
Looking Forward. By Franklin D. Roosevelt
On Our Way. By Franklin D. Roosevelt
America Goes Socialistic. By Henry Savage, Jr.
The Coming American Revolution. By George Soule
Labor and the New Deal. By Stein, Rausenbush & MacDonald
America's Way Out. By Norman Thomas
The Choice Before Us. By Norman Thomas
The Industrial Discipline. By Rexford G. Tugwell
The American Recovery Program. By Tugwell and others
America Must Choose. By Henry A. Wallace
Trade Associations and Industrial Control. By S. N. Whitney

## ARTICLES

### Setting and Characterization

Five Year Plan for America. C. A. Beard. *Forum*, July 1931
The Myth of Rugged Individualism. C. A. Beard. *Harper's*, December 1931
Presidential Planning. E. F. Brown. *Current History*, June 1933
Farewell to Laissez-faire. H. S. Commager. *Current History*, August 1933
Retreat from Laissez-faire. H. P. Losely. *North American Review*, December 1933
Property in the Power Age. Stuart Chase. *Scribner's*, March 1934
Our New Experiment in Government. V. Jordan. *Review of Reviews*, August 1933
Government in a Changing World. R. G. Tugwell. *Review of Reviews*, August 1933
Design of Government. R. G. Tugwell. *Political Science Quarterly*, September 1933
A Model for the New Deal. Earl C. May. *Forum*, March 1934
Our Social Revolution. Edward Aswell. *Forum*, July 1933
The Roosevelt Revolution. Suzanne LaFollette. *Current History*, October 1933
The New Deal Is No Revolution. L. M. Hacker. *Harper's*, January 1934
The Planless Roosevelt Revolution. Lawrence Dennis. *American Mercury*, May 1934.
Social Economics of the New Deal. A. A. Berle. *New York Times*, October 29, 1933
New Deal or Misdeal? Cognosco. *North American Review*, December 1933

Is It A New Deal? Abraham Epstein. *Current History*, March 1934

Christ's Precepts in the New Deal. P. W. Wilson. *Review of Reviews*, January 1934

Social Implications of the Roosevelt Administration. Harold L. Ickes. *Survey Graphic*, March 1934

### Industry, Recovery, and the NRA

Crusade for National Recovery. Philip Cabot. *Yale Review*, Autumn 1933

The N. R. A. Goes into Action. F. C. Springer. *Harper's*, October 1933

N. R. A. Days in Washington. E. F. Brown. *Current History*, December 1933

Steel and the N. R. A. J. A. Fitch. *Survey*, October 1933

Industrial Relations in the South and the N. R. A. H. L. Herring. *Social Forces*, October 1933

Oil Under Ickes. Karl Pretschold. *North American Review*, December 1933

New Industrial Partnership. H. C. Metcalf. *North American Review*, December 1933

Recovery Through Taxation. H. M. Groves. *Current History*, March 1934

Controlled Recovery. John Dickinson. *Atlantic*, September 1933

Groping for Recovery. William Orton. *Current History*, December 1933

Open Letter, Keynes to Roosevelt. *New York Times*, December 31, 1933

Economic Consequences of Recovery. W. T. Foster. *Atlantic*, December 1933

The First Flight of the New Eagle; Cotton Textile Code in Operation. George A. Sloan. *Atlantic*, March 1934

Nye, Glass, and Borah on Operation of the N. R. A. *Congressional Record*. Senate, January 18, February 6, and 15, 1934

Six Months of N. R. A. Louis Stark. *New York Times*, December 31, 1933

Christ Among the Chiselers. J. M. Nolte. *North American Review*, December 1933

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Scrap the N. R. A.! J. T. Flynn. *Forum*, January 1934

Johnson Defends the N. R. A. *New Republic*, February 28, 1934

The Crisis in the N. R. A. P. Y. Anderson. *Nation*, April 4, 1934

The Automobile Armistice. *New Republic*, April 4, 1934

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